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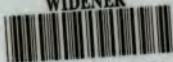
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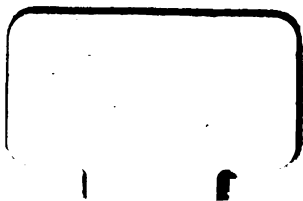
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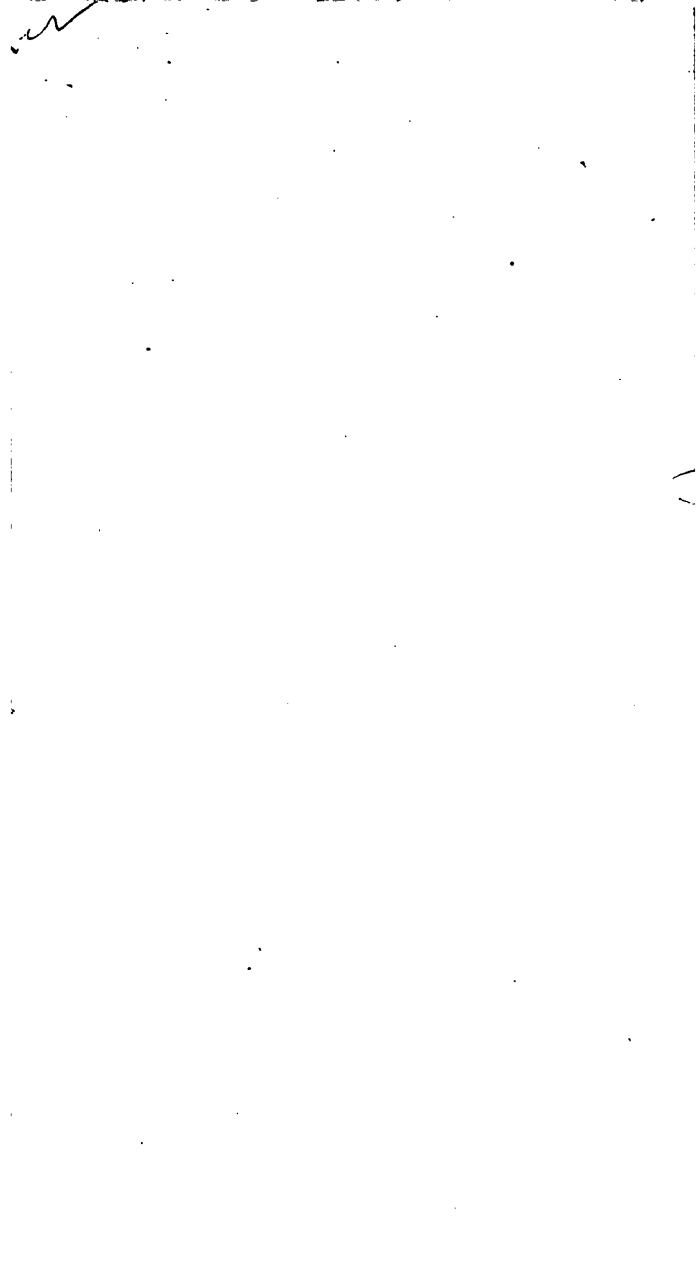
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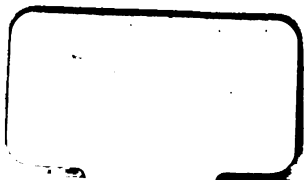


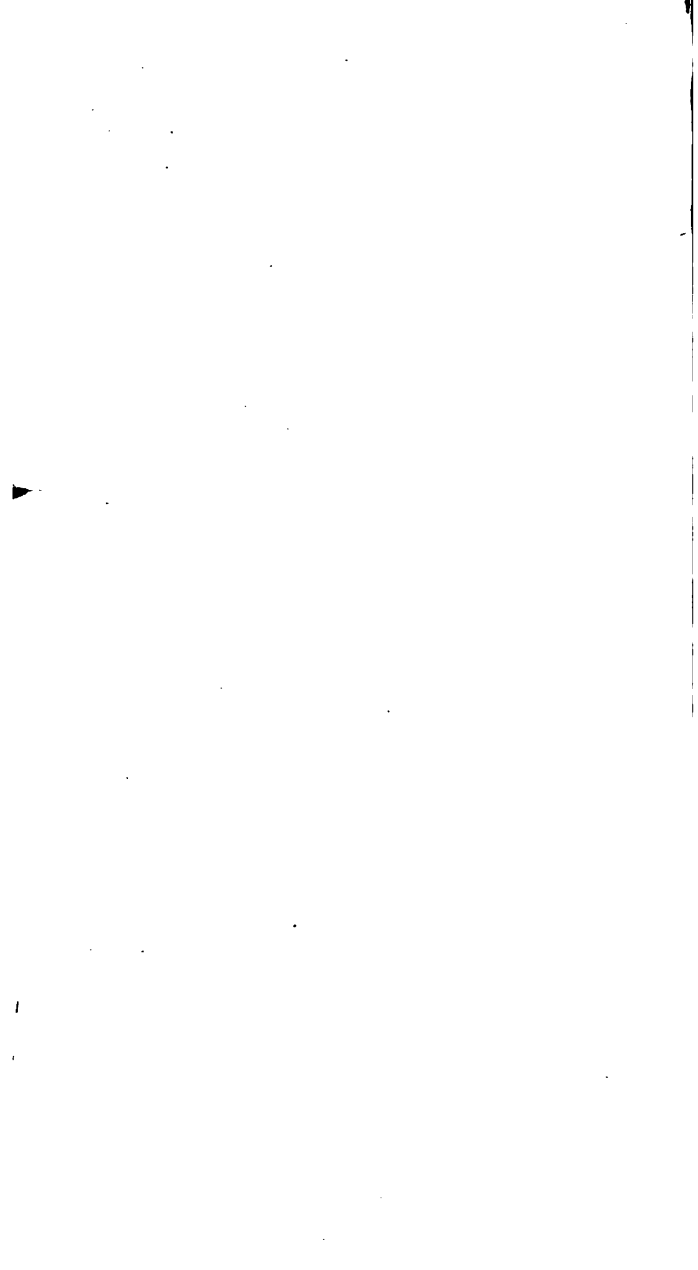


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STANDARD

FACTS AND FIGURES,

OR,

WHAT YOU DO KNOW!

WHAT YOU DON'T KNOW!!

WHAT YOU WANT TO KNOW!!!



[WITH ARTICLE ON GOVERNMENT BONDS, PREPARED BY FISK & HATCH.]

(Revised and Enlarged Edition.)

EDITED AND COMPILED BY A. G. SULLIVAN.

NEW YORK:
MORTON & DUMONT,

1877

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PRINCIPAL RAILROAD CORPORATIONS REPRESENTED ON THE NEW YORK STOCK EXCHANGE.

Amount of Capital Stock Paid Up, Par Value of Stock, Funded Debt per Mile, Total Bonds Outstanding, Net Earnings, &c.

Name of Road or Company.	Capital Stock Paid up.	Par value Stock.	Dividends Payable.	Miles Road Proper.	Test (rep.) Net Earnings 1876-7.	Fund'd Debt of Road prop. 1875-6.	Total Stock & Debt 1876-7.	Total Bonds outstanding 1877.	Fund'd Debt per mile of Road.
Baltimore and Ohio <i>q</i>	\$17,492,569	100	M. & N.	588	\$1,215,554	\$28,716,234	\$17,311,498	\$34,378,324	80,461
Central Railroad of New Jersey.....	20,000,000 <i>c</i>	100	Q. - Jan.	291	3,282,969	12,090,293	59,516,000	48,210,000	204,522 <i>d</i>
Chicago, Milwaukee and St. Paul.....	27,673,741	100	J. & A. & O.	1,399	3,085,889	27,119,610	60,318,161	32,514,437	43,115
Chicago and North-Western.....	36,513,413	100	J. & D.	1,479	3,364,853 <i>f</i>	31,083,531	58,325,371	47,683,440	40,113
Chicago, Rock Island and Pacific.....	21,999,800	100	A. & O.	674	3,097,028 <i>f</i>	9,167,000	42,762,688	13,767,000	63,297
Cincinnati, Lafayette and Chicago.....	25,200,000	50	Q. - Jan. <i>g</i>	75	1,783,963	1,844,000		1,344,000	
Delaware, Lackawanna and Western.....	20,000,000	100	F. & A.	195	4,479,923	3,646,300	32,642,187	36,463,200	167,400
Delaware and Hudson Canal.....	86,336,010	100	F. & J.	148	4,998,616	13,116,000	37,838,000	13,393,443	253,794
Erie.....	24,454,924	100	J. & J.	979		57,271,814	143,908,724	57,271,814	149,936
Hannibal and St. Joseph.....	14,050,000	50	J. & J.	275		8,850,000	23,113,924	8,850,000	84,070
Harlem.....	20,000,000	100	F. & A.	132	1,157,141	10,698,444	39,642,000	10,612,000	148,927
Illinois Central.....	49,466,500	100	F. & A.	707	2,670,681	10,612,000	39,642,000	10,612,000	56,070
Lake Shore and Michigan Southern.....	27,512,842	100	M. & S.	1,181	5,361,288	34,868,500	87,240,300	37,174,000	38,870
Chicago, Burlington and Quincy.....	19,738,301	100	J. & J.	825	2,048,064	13,429,000	41,447,404	22,709,300	38,755
Michigan Central.....	80,428,300	100	Q. - Jan.	569	11,765,111 <i>f</i>	37,845,130	124,278,739	37,845,429	72,842
New York Central.....	21,030,000	100	M. & S.	393	842,905	12,551,000	36,581,000	12,551,000	151,136
Ohio and Mississippi.....	7,284,075,000	100		786	3,247,277	17,963,000	47,386,000	18,981,000	93,081 <i>d</i>
Missouri, Kansas and Texas.....	20,000,000	100	Q. - Feb.	869	12,834,385	60,227,120	128,096,560	60,147,388	147,406
Pacific Mail Steamship Co.....	68,570,200	50	Q. - Jan.	750	4,330,768	64,414,800	123,637,675	64,414,800	164,876
Pennsylvania Railroad <i>q</i>	31,271,575	100		656	3,990,581 <i>k</i>	11,544,000	44,028,650	11,544,000	64,174
Philadelphia and Reading <i>q</i>	19,479,633	100		582	3,136,421 <i>k</i>	7,000,000	31,000,000	7,000,000	53,264
St. Louis, Iron Mountain and Southern.....	12,000,000	100	M. & N.	628	1,411,732 <i>k</i>	78,529,624	115,274,624	78,529,624	111,054
St. Louis, Kansas City and Northern.....	36,745,000	100	Q. - Jan.	1,068	12,848,725 <i>k</i>	60,881,000	136,861,000	60,881,000	112,828
Toledo and Wabash and Western.....	54,275,300	100	A. & O.	1,213	9,668,071	6,487,160	40,274,635	6,487,160	
Union Pacific.....	38,787,475	100	Q. - Jan.	...	...	...	...	...	...
Central Pacific.....	10,000,000	100		673	1,572,880	27,091,000	38,816,600	28,816,600	57,676 <i>d</i>
Western Union Telegraph.....	10,000,000	100		497	...	28,174,831	42,398,979	27,440,578	99,154
Atlantic Pacific Telegraph.....	15,808,401	100		...	...	...	...	...	...
Kansas and Pacific.....	...	100		...	...	...	...	...	...
Chesapeake and Ohio.....	...	100		...	...	...	...	...	...
Toledo, Peoria and Warsaw.....	5,700,000 <i>i</i>	100	...	247	1,411,734	6,450,000	12,150,000	6,450,000	49,190

a Main Line only, branches, \$5,421,379. *c* Passed dividend, Sept. 1876. *d* In Receiver's hands. *e* After paying interest \$1,797,530. *f* Net Receipts. *g* Passed dividend, July, 1876. *h* 1875. *i* \$7,000,000 pref. *k* From total of monthly earnings, 1876. *m* \$1,000,000 pref. *n* Reorganizing. *o* Including Land Grant Bonds. *p* Holds \$7,287,735 of its own stock. *q* Not on N. Y. Stock Exchange.

E HIGHEST AND LOWEST PRICES OF AMERICAN COTTON AND GOLD EACH MONTH, FROM 1861 TO 1876—(INCLUSIVE) WITH IMPORTANT REFERENCES AND FOOT NOTES.
Classification of Cotton in quotations—Middling, Upland, N. O.,

Year.	January.			February.			March.			April.			May.			June.		
	H.	L.	Cotton.	H.	L.	Cotton.	H.	L.	Cotton.	H.	L.	Cotton.	H.	L.	Cotton.	H.	L.	Cotton.
1861.	101½	100½	38	101½	102½	32	102½	101	29	102½	101½	29½	101	102½	14½	109½	108½	14½
1862.	101½	100½	38	101½	102½	32	102½	101	29	102½	101½	29½	101	102½	14½	109½	108½	14½
1863.	101½	100½	38	101½	102½	32	102½	101	29	102½	101½	29½	101	102½	14½	109½	108½	14½
1864.	101½	100½	38	101½	102½	32	102½	101	29	102½	101½	29½	101	102½	14½	109½	108½	14½
1865.	101½	100½	38	101½	102½	32	102½	101	29	102½	101½	29½	101	102½	14½	109½	108½	14½
1866.	101½	100½	38	101½	102½	32	102½	101	29	102½	101½	29½	101	102½	14½	109½	108½	14½
1867.	101½	100½	38	101½	102½	32	102½	101	29	102½	101½	29½	101	102½	14½	109½	108½	14½
1868.	101½	100½	38	101½	102½	32	102½	101	29	102½	101½	29½	101	102½	14½	109½	108½	14½
1869.	101½	100½	38	101½	102½	32	102½	101	29	102½	101½	29½	101	102½	14½	109½	108½	14½
1870.	101½	100½	38	101½	102½	32	102½	101	29	102½	101½	29½	101	102½	14½	109½	108½	14½
1871.	101½	100½	38	101½	102½	32	102½	101	29	102½	101½	29½	101	102½	14½	109½	108½	14½
1872.	101½	100½	38	101½	102½	32	102½	101	29	102½	101½	29½	101	102½	14½	109½	108½	14½
1873.	101½	100½	38	101½	102½	32	102½	101	29	102½	101½	29½	101	102½	14½	109½	108½	14½
1874.	101½	100½	38	101½	102½	32	102½	101	29	102½	101½	29½	101	102½	14½	109½	108½	14½
1875.	101½	100½	38	101½	102½	32	102½	101	29	102½	101½	29½	101	102½	14½	109½	108½	14½
1876.	101½	100½	38	101½	102½	32	102½	101	29	102½	101½	29½	101	102½	14½	109½	108½	14½

h December 30th and 31st, 1861, Specie Payments suspended.

THE HIGHEST, LOWEST, OPENING, AND CLOSING OF GOLD (MONTHLY) SINCE 1861.

Date.	O.	L.	H.	C.	Date.	O.	L.	H.	C.
Jan'y....1876.....	113	112½	113½	113	Febru'y, 1876.....	113	112½	114½	114
" 1875.....	113½	111½	113½	113½	" 1875.....	113½	113½	115½	114½
" 1874.....	110½	110½	112½	111½	" 1874.....	111½	111½	113	112½
" 1873.....	112½	111½	114½	113½	" 1873.....	113½	112½	115½	114½
" 1872.....	109½	108½	110½	110	" 1872.....	109½	109½	111	110½
" 1871.....	110½	110½	111½	111½	" 1871.....	111½	110½	112½	110½
" 1870.....	120½	119½	123½	121½	" 1870.....	121½	115½	121½	115½
" 1869.....	131½	134½	136½	136½	" 1869.....	136½	130½	136½	131½
" 1868.....	133½	133½	142½	140½	" 1868.....	140½	139½	144	141½
" 1867.....	132½	132½	137½	135½	" 1867.....	135½	135½	140½	139½
" 1866.....	144½	136½	144½	139½	" 1866.....	140½	135½	140½	136½
" 1865.....	218½	197½	234½	210½	" 1865.....	204½	196½	216½	202½
" 1864.....	151½	151½	159½	157	" 1864.....	157½	157½	161	159½
" 1863.....	133½	135½	160½	160½	" 1863.....	157½	152½	172½	172
" 1862.....	100	100	103½	103½	" 1862.....	108½	102½	104½	102½
Since Jan. 1, 1876.	113	112½	113½	113	Since Jan. 1, 1876.	113	112½	114½	114

Sterling Exchange for Jan., 1876.

60 days. 3 days.

Range, 4.84 @ 4.86 4.88 @ 4.89½

Sterling Exchange for Feb., 1876.

60 days. 3 days.

Range, 4.88½ @ 4.86½ 4.89 @ 4.90

Date.	O.	L.	H.	C.	Date.	O.	L.	H.	C.
March....1876.....	114½	113½	115	113½	April....1876.....	113½	112½	113½	112½
" 1875.....	114½	114½	117	114½	" 1875.....	114½	114	115½	115½
" 1874.....	112½	111½	113½	113½	" 1874.....	113½	111½	114½	112½
" 1873.....	114½	114½	118½	117½	" 1873.....	117½	116½	119½	117½
" 1872.....	110½	109½	110½	110½	" 1872.....	110½	109½	113½	112½
" 1871.....	111½	110½	111½	110½	" 1871.....	110½	110½	111½	111½
" 1870.....	115	110½	116½	112	" 1870.....	111½	111½	115½	115
" 1869.....	131½	130½	132½	131½	" 1869.....	131½	131½	134½	134
" 1868.....	140½	137½	141½	138½	" 1868.....	138½	137½	140½	139
" 1867.....	140½	133½	140½	134	" 1867.....	133½	132½	141½	139
" 1866.....	136½	124½	136½	127½	" 1866.....	128½	125	129½	125
" 1865.....	201	148	201	151½	" 1865.....	151½	143½	154½	146
" 1864.....	159½	159	169½	167½	" 1864.....	167	166½	184½	179
" 1863.....	171½	139	171½	149½	" 1863.....	157	145½	157½	150
" 1862.....	102½	101½	102½	101½	" 1862.....	102	101½	102½	102
Since Jan. 1, 1876.	113	112½	115	113½	Since Jan. 1, 1876.	113	112½	115	112

Sterling Exchange for Mar., 1876.

60 days. 3 days.

Range, 4.85½ @ 4.87½ 4.89 @ 4.90½

Sterling Exchange for April, 1876.

60 days. 3 days.

Range, 4.86½ @ 4.88 4.90

Date.	O.	L.	H.	C.	Date.	O.	L.	H.	C.
May....1876.....	112½	112½	113½	112½	June....1876.....	112½	111½	113	112
" 1875.....	115½	115	116½	116½	" 1875.....	116½	116½	117½	117
" 1874.....	112½	111½	113½	112½	" 1874.....	112½	110½	112½	111
" 1873.....	117½	116½	118½	118½	" 1873.....	117½	115	118½	115
" 1872.....	112½	112½	114½	114½	" 1872.....	114½	113	114½	113
" 1871.....	111½	111	112½	111½	" 1871.....	111½	111½	113½	113
" 1870.....	115½	113½	115½	114½	" 1870.....	114½	110½	114½	111
" 1869.....	134½	134½	144½	138½	" 1869.....	138½	136½	133½	137
" 1868.....	139½	139½	140½	139½	" 1868.....	139½	139½	141½	140
" 1867.....	135½	135	138½	136½	" 1867.....	136½	136½	138½	138
" 1866.....	125½	125½	141½	140½	" 1866.....	140½	137½	167½	153
" 1865.....	145½	128½	145½	137	" 1865.....	138	135½	147½	141
" 1864.....	177	168	190	190	" 1864.....	194	193	250	247
" 1863.....	151	145½	154½	145	" 1863.....	146½	140½	148½	146
" 1862.....	102½	102½	104½	103½	" 1862.....	103½	103½	109½	109
Since Jan. 1, 1876.	113	112½	115	112½	Since Jan. 1, 1876.	113	111½	115	112

Sterling Exchange for May, 1876.

60 days. 3 days.

Range, 4.87½ @ 4.88½ 4.89½ @ 4.90½

Sterling Exchange for June, 1876.

60 days. 3 days.

Range, 4.87½ @ 4.88½ 4.89½ @ 4.90

THE HIGHEST, LOWEST, OPENING, AND CLOSING OF GOLD (MONTHLY) SINCE 1861.—Continued.

Date.	O.	L.	H.	C.	Date.	O.	L.	H.	C.
July.....1876.....	112½	111½	112½	111½	August..1876.....	111½	109½	112½	110
".....1875.....	116½	111½	117½	112½	".....1875.....	112½	112½	114½	114½
".....1874.....	110½	109	110½	109½	".....1874.....	109½	109½	110½	109½
".....1873.....	115½	115	116½	115½	".....1873.....	115½	114½	116½	115½
".....1872.....	113½	113½	115½	115½	".....1872.....	115½	112½	117½	112½
".....1871.....	113½	111½	113½	112½	".....1871.....	112½	111½	113	112½
".....1870.....	112½	111½	122½	120½	".....1870.....	120½	114½	122	117
".....1869.....	137½	134½	137½	136½	".....1869.....	136½	131½	136	133½
".....1868.....	140½	140½	145½	145½	".....1868.....	145½	143½	150½	144½
".....1867.....	138½	138	140½	140	".....1867.....	139½	139½	142½	141½
".....1866.....	154½	147	155½	149	".....1866.....	149	146½	152½	147½
".....1865.....	141	138½	146½	144	".....1865.....	141½	140½	147½	144½
".....1864.....	222	222	285	275	".....1864.....	275	231½	261½	258
".....1863.....	144½	123½	147	128½	".....1863.....	129½	122½	129½	127½
".....1862.....	109	108½	120½	115	".....1862.....	115½	112½	116½	117½
Since Jan. 1, 1876.	113	111½	115	111½	Since Jan. 1, 1876.	113	109½	115	110
Sterling Exchange for July, 1876					Sterling Exchange for Aug., 1876.				
60 days.					60 days.				
Range, 4.87½ @ 4.89					Range, 4.86½ @ 4.88½				
3 days.					3 days.				
4.89½ @ 4.91					4.88½ @ 4.90½				

Date.	O.	L.	H.	C.	Date.	O.	L.	H.	C.
Sept.....1876.....	110½	109½	110½	110	October, 1876.....	110½	108½	113½	109½
".....1875.....	114½	113½	117½	117½	".....1875.....	117	114½	117½	116½
".....1874.....	109½	109½	110½	110½	".....1874.....	110½	109½	110½	110½
".....1873.....	115½	110½	116½	111½	".....1873.....	111½	107½	111½	108½
".....1872.....	113½	112½	115½	114	".....1872.....	114	112½	115½	112½
".....1871.....	112½	112½	115½	114½	".....1871.....	114½	111½	115	112
".....1870.....	116½	112½	116½	113½	".....1870.....	113½	111½	113½	111½
".....1869.....	133½	129½	162½	129½	".....1869.....	130	128½	132	129
".....1868.....	144½	144½	145½	141½	".....1868.....	140½	133½	140½	133½
".....1867.....	141½	141	146½	143½	".....1867.....	143½	140½	147½	140½
".....1866.....	147½	143½	147½	146½	".....1866.....	146	145½	154½	146½
".....1865.....	144½	142½	145	144	".....1865.....	144½	144½	149	146½
".....1864.....	245	191	254½	193	".....1864.....	192	189	227½	223½
".....1863.....	127	126½	143½	141½	".....1863.....	149½	140½	156½	145½
".....1862.....	116½	116½	124	122½	".....1862.....	121½	122	133½	129½
Since Jan. 1, 1876.	113	109½	115	110	Since Jan. 1, 1876.	113	108½	115	109½
Sterling Exchange for Sept., 1876.					Sterling Exchange for Oct., 1876.				
60 days.					60 days.				
Range, 4.83 @ 4.87					Range, 4.81½ @ 4.84½				
3 days.					3 days.				
4.84½ @ 4.88½					4.84 @ 4.86½				

Date.	O.	L.	H.	C.	Date.	O.	L.	H.	C.
Nov.....1876.....	109½	108½	110½	109½	Dec.....1876.....	108½	109	107	107½
".....1875.....	116½	114½	116½	115½	".....1875.....	115½	112½	115½	113
".....1874.....	110½	110	112½	112½	".....1874.....	112½	110½	112½	112½
".....1873.....	108½	106½	110½	109	".....1873.....	108½	108½	112½	110½
".....1872.....	112½	111½	114½	112½	".....1872.....	112½	111½	113½	112½
".....1871.....	112½	110½	112½	110½	".....1871.....	110½	108½	110½	109½
".....1870.....	111½	110	113½	110½	".....1870.....	110½	110½	111½	110½
".....1869.....	128½	121½	128½	122½	".....1869.....	122½	119½	124	120½
".....1868.....	133½	132	137	135½	".....1868.....	135½	134½	136½	135
".....1867.....	140½	137½	141½	138	".....1867.....	137½	132½	137½	133½
".....1866.....	146½	138½	148½	141½	".....1866.....	144½	131½	141½	133½
".....1865.....	145½	145½	148½	147½	".....1865.....	148	144½	148½	145
".....1864.....	238½	210	260	230	".....1864.....	228½	212½	243	226
".....1863.....	146	148	154	148½	".....1863.....	148½	148½	152½	151½
".....1862.....	129½	129	133½	129	".....1862.....	130½	128½	134	133½
Since Jan. 1, 1876.	113	108½	115	108½	Since Jan. 1, 1876.	112½	111½	117½	113
Sterling Exchange for Nov., 1876.					Sterling Exchange for Dec., 1876.				
60 days.					60 days.				
Range, 4.81½ @ 4.82½					Range, 4.82 @ 4.84				
3 days.					3 days.				
4.83½ @ 4.84½					4.84 @ 4.86				

APRIL, 1876.					MAY, 1876.					JUNE, 1876.				
Date	O.	H.	L.	C.	Date	O.	H.	L.	C.	Date	O.	H.	L.	C.
1...	113%	113%	113%	113%	1...	112%	112%	112%	112%	1...	112%	112%	112%	112%
2...	113%	113%	113%	113%	2...	112%	113%	112%	112%	2...	112%	112%	112%	112%
3...	113%	113%	113%	113%	3...	112%	112%	112%	112%	3...	112%	112%	112%	112%
4...	112%	113%	112%	112%	4...	112%	112%	112%	112%	4...	112%	112%	112%	112%
5...	112%	113%	112%	112%	5...	112%	112%	112%	112%	5...	112%	112%	112%	112%
6...	112%	113%	112%	112%	6...	112%	112%	112%	112%	6...	112%	112%	112%	112%
7...	112%	113%	112%	113%	7...	112%	112%	112%	112%	7...	112%	112%	112%	112%
8...	113%	113%	113%	113%	8...	112%	112%	112%	112%	8...	112%	113%	112%	112%
9...	113%	113%	113%	113%	9...	112%	112%	112%	112%	9...	112%	112%	112%	112%
10...	113%	113%	113%	113%	10...	112%	112%	112%	112%	10...	112%	112%	112%	112%
11...	113%	113%	112%	113%	11...	112%	112%	112%	112%	11...	112%	112%	112%	112%
12...	113%	113%	113%	113%	12...	112%	112%	112%	112%	12...	112%	112%	112%	112%
13...	113%	113%	113%	113%	13...	112%	112%	112%	112%	13...	112%	112%	112%	112%
14...	G.	113%	113%	113%	14...	112%	112%	112%	112%	14...	112%	112%	112%	112%
15...	113%	113%	113%	113%	15...	112%	112%	112%	112%	15...	112%	112%	112%	112%
16...	113%	113%	112%	113%	16...	112%	112%	112%	112%	16...	112%	112%	112%	112%
17...	113%	113%	112%	113%	17...	112%	112%	112%	112%	17...	112%	112%	112%	112%
18...	113%	113%	113%	113%	18...	112%	112%	112%	112%	18...	112%	112%	112%	112%
19...	113%	113%	113%	113%	19...	112%	112%	112%	112%	19...	112%	112%	112%	112%
20...	113%	113%	113%	113%	20...	112%	112%	112%	112%	20...	112%	112%	112%	112%
21...	112%	112%	112%	112%	21...	112%	112%	112%	112%	21...	112%	112%	112%	112%
22...	112%	112%	112%	112%	22...	112%	112%	112%	112%	22...	112%	112%	112%	112%
23...	112%	112%	112%	112%	23...	112%	112%	112%	112%	23...	112%	112%	112%	112%
24...	112%	112%	112%	112%	24...	112%	112%	112%	112%	24...	112%	112%	112%	112%
25...	112%	112%	112%	112%	25...	112%	112%	112%	112%	25...	112%	112%	112%	112%
26...	112%	112%	112%	112%	26...	112%	112%	112%	112%	26...	112%	112%	112%	112%
27...	112%	112%	112%	112%	27...	112%	113%	112%	113%	27...	112%	112%	112%	112%
28...	112%	112%	112%	112%	28...	112%	112%	112%	112%	28...	112%	112%	112%	112%
29...	112%	112%	112%	112%	29...	113%	113%	112%	112%	29...	112%	112%	112%	112%
30...	112%	112%	112%	112%	30...	H.	113%	112%	112%	30...	112%	112%	112%	112%
31...	112%	112%	112%	112%	31...	112%	112%	112%	112%	31...	112%	112%	112%	112%

ABBREVIATIONS—*O*, Opening; *H*, Highest; *L*, Lowest; *C*, Closing; *H*, Holiday; *G*, Good Friday.

DAILY RATES OF GOLD IN NEW YORK, 1876—Continued.

JULY, 1876.					AUGUST, 1876.					SEPTEMBER, 1876.				
Date	O.	H.	L.	C.	Date	O.	H.	L.	C.	Date	O.	H.	L.	C.
1...	112½	112½	112½	112½	1...	111½	111½	111½	111½	1...	110½	110½	109½	110
2...	112½	112½	112½	112½	2...	111½	112	111½	111½	2...	109½	109½	109½	109½
3...	H.	112½	112½	112½	3...	111½	112	111½	112	3...	109½	109½	109½	109½
4...	H.	112½	112½	112½	4...	112	112½	111½	112	4...	109½	109½	109½	109½
5...	112½	112½	112½	112½	5...	112	112	112	112	5...	109½	109½	109½	109½
6...	112½	112½	111½	112	6...	112	112	112	112	6...	109½	109½	109½	109½
7...	111½	112½	111½	112½	7...	112½	112½	111½	111½	7...	109½	110	109½	110
8...	112	112	112	112	8...	111½	111½	111½	111½	8...	110	110	109½	110
9...	111½	111½	111½	111½	9...	111½	111½	111½	111½	9...	109½	110½	109½	110½
10...	111½	111½	111½	111½	10...	111½	111½	111½	111½	10...	109½	110½	110	110
11...	111½	111½	111½	111½	11...	111½	111½	111½	111½	11...	110½	110½	110	110
12...	111½	111½	111½	111½	12...	111½	111½	111½	111½	12...	110	110	109½	109½
13...	111½	111½	111½	111½	13...	111½	111½	111½	111½	13...	109½	110½	109½	110
14...	111½	111½	111½	111½	14...	111½	111½	111½	111½	14...	110	110½	110	110½
15...	111½	111½	111½	111½	15...	111½	111½	111½	111½	15...	110½	110½	110	110
16...	111½	111½	111½	111½	16...	111½	111½	111½	111½	16...	110½	110½	110½	110½
17...	111½	111½	111½	111½	17...	111½	111½	111½	111½	17...	110½	110½	110½	110½
18...	111½	111½	111½	111½	18...	111	111	110½	110½	18...	110	110	109½	109½
19...	111½	111½	111½	111½	19...	110½	110½	110½	110½	19...	109½	110	109½	110
20...	111½	111½	111½	111½	20...	110½	110½	110½	110½	20...	110	110½	110	110
21...	111½	111½	111½	111½	21...	110½	110½	110½	110½	21...	110	110	109½	109½
22...	111½	111½	111½	111½	22...	110½	110½	110½	110½	22...	109½	110½	109½	110
23...	111½	111½	111½	111½	23...	110½	110½	110½	110½	23...	110	110½	110	110
24...	111½	111½	111½	111½	24...	110½	111½	110½	111	24...	110	110½	110	110
25...	111½	111½	111½	111½	25...	111	111	110½	111	25...	110½	110½	110	110
26...	111½	111½	111½	111½	26...	111	111½	111	111	26...	110½	110½	110	110
27...	111½	111½	111½	111½	27...	111	111	110½	110½	27...	110	110½	109½	109½
28...	111½	111½	111½	111½	28...	111	111	110½	110½	28...	109½	110	109½	110
29...	111½	112½	111½	112½	29...	110½	110½	110½	110½	29...	110½	110½	110½	110½
30...	111½	112½	111½	111½	30...	110½	110½	109½	109½	30...	110½	110½	110	110
31...	112½	112½	111½	111½	31...	109½	110	109½	110	31...	110½	110½	110	110

OCTOBER, 1876.					NOVEMBER, 1876.					DECEMBER, 1876.				
Date	O.	H.	L.	C.	Date	O.	H.	L.	C.	Date	O.	H.	L.	C.
1...	110½	110½	110	110	1...	109½	110	109½	110	1...	108½	109	108½	109
2...	110½	110½	110	110	2...	109½	109½	109½	109½	2...	108½	108½	108½	108½
3...	110	110	110	110	3...	109½	109½	109½	109½	3...	108½	108½	108½	108½
4...	110	110	109½	109½	4...	109½	109½	109½	109½	4...	108½	108½	108½	108½
5...	109½	109½	109½	109½	5...	109½	109½	109½	109½	5...	108½	108½	108½	108½
6...	109½	109½	109½	109½	6...	109½	109½	109½	109½	6...	108½	108½	108½	108½
7...	109½	109½	109	109	7...	E.	109½	109½	109½	7...	108	108½	107½	107½
8...	109	109	108½	109	8...	110	110½	109½	109½	8...	107½	107½	107½	107½
9...	109	109	108½	109	9...	109½	109½	109½	109½	9...	107½	107½	107	107½
10...	108½	109	108½	109	10...	109½	109½	109½	109½	10...	107½	107½	107	107½
11...	108½	109½	108½	109	11...	109½	109½	109½	109½	11...	107½	107½	107	107½
12...	109	109	108½	109	12...	109½	109½	109½	109½	12...	107½	107½	107½	107½
13...	109	109½	109	109	13...	109½	109½	109½	109½	13...	107½	107½	107½	107½
14...	109½	109½	109½	109½	14...	109½	109½	109½	109½	14...	107½	107½	107½	107½
15...	109½	109½	109½	109½	15...	109½	109½	109½	109½	15...	107½	107½	107½	107½
16...	109½	109½	109½	109½	16...	109½	109½	109½	109½	16...	107½	107½	107½	107½
17...	109½	109½	109½	109½	17...	109½	109½	109½	109½	17...	107½	107½	107½	107½
18...	110½	113½	110½	111½	18...	109½	109½	109½	109½	18...	107½	108	107½	107½
19...	110½	111½	110½	110½	19...	109½	109½	109½	109½	19...	107½	107½	107½	107½
20...	110½	110½	110	110½	20...	109½	109½	109½	109½	20...	107½	107½	107½	107½
21...	110	110½	109½	110½	21...	109½	109½	109½	109½	21...	107½	107½	107½	107½
22...	109½	109½	109½	109½	22...	109½	109½	109½	109½	22...	107½	107½	107½	107½
23...	109½	110	109½	110	23...	109½	109½	109½	109½	23...	107½	107½	107½	107½
24...	109½	109½	109½	109½	24...	109½	109½	109½	109½	24...	107½	107½	107	107½
25...	109½	109½	109½	109½	25...	109½	109½	109	109½	25...	H.	107½	107½	107½
26...	109½	109½	109½	109½	26...	109½	109½	109½	109½	26...	107½	107½	107½	107½
27...	109½	109½	109½	109½	27...	109½	109½	109½	109½	27...	107½	107½	107	107½
28...	109½	109½	109½	109½	28...	109	109	108½	108½	28...	107	107	107	107
29...	109½	109½	109½	109½	29...	108½	108½	108½	108½	29...	107	107½	107	107
30...	109½	109½	109½	109½	30...	H.	109½	109½	109½	30...	107	107½	106½	107½
31...	110	110½	109½	109½	31...	109½	109½	109½	109½	31...	107	107½	106½	107½

ABBREVIATIONS—O, Opening; H, Highest; L, Lowest; C, Closing; H, Holiday; E, Election Day.

INTEREST COST OF CARRYING 100 SHARES OF STOCK ONE DAY,

WHEN PURCHASED AT ANY PRICE FROM 20 TO 110½, INTEREST BEING CHARGED AT 7 PER CENT. PER ANNUM ON THE COST PRICE OF THE STOCK AND ON THE BROKER'S COMMISSION OF ½ PER CENT. (\$12.50) FOR PURCHASING.—(FROM THE COMMERCIAL AND FINANCIAL CHRONICLE.)

Purchase Price.	Cost of 100 Shares with purchas'g commis'n added.	Interest for one day.	Purchase Price.	Cost of 100 Shares with purchas'g commis'n added.	Interest for one day.	Purchase Price.	Cost of 100 Shares with purchas'g commis'n added.	Interest for one day.
20	\$2,012 50	.39132	27½	\$2,787 50	.54201	35½	\$3,562 50	.69271
20½	2,025 00	.39375	27½	2,800 00	.54445	35½	3,575 00	.69514
20½	2,037 50	.39618	28	2,812 50	.54688	35½	3,587 50	.69757
20½	2,050 00	.39861	28½	2,825 00	.54931	35½	3,600 00	.70000
20½	2,062 50	.40104	28½	2,837 50	.55174	36	3,612 50	.70243
20½	2,075 00	.40347	28½	2,850 00	.55417	36½	3,625 00	.70486
20½	2,087 50	.40590	28½	2,862 50	.55660	36½	3,627 50	.70729
20½	2,100 00	.40833	28½	2,875 00	.55903	36½	3,650 00	.70972
21	2,112 50	.41076	28½	2,887 50	.56146	36½	3,662 50	.71215
21	2,125 00	.41319	28½	2,900 00	.56389	37	3,675 00	.71458
21½	2,137 50	.41562	29	2,912 50	.56632	37	3,687 50	.71701
21½	2,150 00	.41805	29½	2,925 00	.56875	37½	3,700 00	.71944
21½	2,162 50	.42048	29½	2,937 50	.57118	37½	3,712 50	.72187
21½	2,175 00	.42292	29½	2,950 00	.57361	37½	3,725 00	.72430
21½	2,187 50	.42535	29½	2,962 50	.57604	37½	3,737 50	.72673
21½	2,200 00	.42778	29½	2,975 00	.57847	37½	3,750 00	.72916
22	2,212 50	.43021	29½	2,987 50	.58090	37½	3,762 50	.73159
22½	2,225 00	.43264	30	3,000 00	.58333	37½	3,775 00	.73402
22½	2,237 50	.43507	30½	3,012 50	.58576	37½	3,787 50	.73645
22½	2,250 00	.43750	30½	3,025 00	.58819	37½	3,800 00	.73888
22½	2,262 50	.43993	31	3,037 50	.59062	38	3,812 50	.74131
22½	2,275 00	.44236	31½	3,050 00	.59305	38½	3,825 00	.74374
22½	2,287 50	.44479	31½	3,062 50	.59548	38½	3,837 50	.74617
22½	2,300 00	.44722	31½	3,075 00	.59791	38½	3,850 00	.74860
23	2,312 50	.44965	31½	3,087 50	.60034	38½	3,862 50	.75103
23½	2,325 00	.45208	31½	3,100 00	.60277	38½	3,875 00	.75346
23½	2,337 50	.45451	31½	3,112 50	.60520	38½	3,887 50	.75589
23½	2,350 00	.45694	31½	3,125 00	.60763	38½	3,900 00	.75832
23½	2,362 50	.45937	31½	3,137 50	.61006	39	3,912 50	.76075
23½	2,375 00	.46180	31½	3,150 00	.61249	39½	3,925 00	.76318
23½	2,387 50	.46423	31½	3,162 50	.61492	39½	3,937 50	.76561
23½	2,400 00	.46666	31½	3,175 00	.61735	39½	3,950 00	.76804
24	2,412 50	.46909	31½	3,187 50	.61978	39½	3,962 50	.77047
24½	2,425 00	.47152	31½	3,200 00	.62221	39½	3,975 00	.77290
24½	2,437 50	.47395	32	3,212 50	.62464	39½	3,987 50	.77533
24½	2,450 00	.47638	32½	3,225 00	.62707	39½	4,000 00	.77776
24½	2,462 50	.47881	32½	3,237 50	.62950	40	4,012 50	.78019
24½	2,475 00	.48124	32½	3,250 00	.63193	40½	4,025 00	.78262
24½	2,487 50	.48367	32½	3,262 50	.63436	40½	4,037 50	.78505
24½	2,500 00	.48610	32½	3,275 00	.63679	40½	4,050 00	.78748
25	2,512 50	.48853	32½	3,287 50	.63922	40½	4,062 50	.78991
25½	2,525 00	.49096	32½	3,300 00	.64165	40½	4,075 00	.79234
25½	2,537 50	.49339	33	3,312 50	.64408	40½	4,087 50	.79477
25½	2,550 00	.49582	33½	3,325 00	.64651	40½	4,100 00	.79720
25½	2,562 50	.49825	33½	3,337 50	.64894	41	4,112 50	.79963
25½	2,575 00	.50068	33½	3,350 00	.65137	41½	4,125 00	.80206
25½	2,587 50	.50311	33½	3,362 50	.65380	41½	4,137 50	.80449
25½	2,600 00	.50555	33½	3,375 00	.65623	41½	4,150 00	.80692
26	2,612 50	.50798	33½	3,387 50	.65866	41½	4,162 50	.80935
26½	2,625 00	.51041	33½	3,400 00	.66109	41½	4,175 00	.81178
26½	2,637 50	.51284	34	3,412 50	.66352	41½	4,187 50	.81421
26½	2,650 00	.51527	34½	3,425 00	.66595	41½	4,200 00	.81664
26½	2,662 50	.51770	34½	3,437 50	.66838	42	4,212 50	.81907
26½	2,675 00	.52013	34½	3,450 00	.67081	42½	4,225 00	.82150
26½	2,687 50	.52256	34½	3,462 50	.67324	42½	4,237 50	.82393
26½	2,700 00	.52500	34½	3,475 00	.67567	42½	4,250 00	.82636
27	2,712 50	.52743	34½	3,487 50	.67810	42½	4,262 50	.82879
27½	2,725 00	.52986	34½	3,500 00	.68053	42½	4,275 00	.83122
27½	2,737 50	.53229	35	3,512 50	.68296	42½	4,287 50	.83365
27½	2,750 00	.53472	35½	3,525 00	.68539	42½	4,300 00	.83608
27½	2,762 50	.53715	35½	3,537 50	.68782	43	4,312 50	.83851
27½	2,775 00	.53958	35½	3,550 00	.69025	43½	4,325 00	.84094

<i>Purchase Price.</i>	<i>Cost of 100 Shares with purchas'g commis'n added.</i>	<i>Interest for one day.</i>	<i>Purchase Price.</i>	<i>Cost of 100 Shares with purchas'g commis'n added.</i>	<i>Interest for one day.</i>	<i>Purchase Price.</i>	<i>Cost of 100 Shares with purchas'g commis'n added.</i>	<i>Interest for one day.</i>
43 $\frac{1}{2}$	\$4,337 50	.84340	51 $\frac{1}{2}$	\$5,200 00	\$1.01111	60 $\frac{1}{2}$	\$6,062 50	\$1.17882
43 $\frac{3}{4}$	4,350 00	.84583	52	5,212 50	1.01354	60 $\frac{3}{4}$	6,075 00	1.18125
43 $\frac{9}{16}$	4,362 50	.84826	52 $\frac{1}{2}$	5,225 00	1.01597	60 $\frac{9}{16}$	6,087 50	1.18368
43 $\frac{11}{8}$	4,375 00	.85069	53	5,237 50	1.01840	60 $\frac{11}{8}$	6,100 00	1.18611
43 $\frac{13}{8}$	4,387 50	.85312	53 $\frac{1}{2}$	5,250 00	1.02083	61	6,112 50	1.18854
44	4,400 00	.85556	54	5,262 50	1.02326	61 $\frac{1}{2}$	6,125 00	1.19097
44 $\frac{1}{2}$	4,412 50	.85799	54 $\frac{1}{2}$	5,275 00	1.02569	61 $\frac{1}{4}$	6,137 50	1.19340
44 $\frac{3}{4}$	4,425 00	.86042	55	5,287 50	1.02812	61 $\frac{3}{4}$	6,150 00	1.19583
44 $\frac{9}{8}$	4,437 50	.86285	55 $\frac{1}{2}$	5,300 00	1.03055	61 $\frac{9}{16}$	6,162 50	1.19826
44 $\frac{11}{8}$	4,450 00	.86528	56	5,312 50	1.03298	61 $\frac{11}{8}$	6,175 00	1.20069
44 $\frac{13}{8}$	4,462 50	.86771	56 $\frac{1}{2}$	5,325 00	1.03541	62	6,187 50	1.20312
44 $\frac{15}{8}$	4,475 00	.87014	57	5,337 50	1.03784	62 $\frac{1}{2}$	6,200 00	1.20556
44 $\frac{17}{8}$	4,487 50	.87257	57 $\frac{1}{2}$	5,350 00	1.04027	62 $\frac{3}{4}$	6,212 50	1.20799
45	4,500 00	.87500	58	5,362 50	1.04270	62 $\frac{9}{16}$	6,225 00	1.21042
45 $\frac{1}{2}$	4,512 50	.87742	58 $\frac{1}{2}$	5,375 00	1.04514	62 $\frac{11}{8}$	6,237 50	1.21285
45 $\frac{3}{4}$	4,525 00	.87986	59	5,387 50	1.04757	62 $\frac{3}{4}$	6,250 00	1.21528
45 $\frac{9}{8}$	4,537 50	.88229	59 $\frac{1}{2}$	5,400 00	1.05000	63	6,262 50	1.21771
45 $\frac{11}{8}$	4,550 00	.88472	60	5,412 50	1.05243	63 $\frac{1}{2}$	6,275 00	1.22014
45 $\frac{13}{8}$	4,562 50	.88715	60 $\frac{1}{2}$	5,425 00	1.05486	63 $\frac{3}{4}$	6,287 50	1.22257
45 $\frac{15}{8}$	4,575 00	.88958	61	5,437 50	1.05729	63 $\frac{9}{16}$	6,300 00	1.22500
45 $\frac{17}{8}$	4,587 50	.89201	61 $\frac{1}{2}$	5,450 00	1.05972	64	6,312 50	1.22743
46	4,600 00	.89444	62	5,462 50	1.06215	64 $\frac{1}{2}$	6,325 00	1.22986
46 $\frac{1}{2}$	4,612 50	.89687	62 $\frac{1}{2}$	5,475 00	1.06458	64 $\frac{3}{4}$	6,337 50	1.23229
46 $\frac{3}{4}$	4,625 00	.89930	63	5,487 50	1.06701	64 $\frac{9}{16}$	6,350 00	1.23472
46 $\frac{9}{8}$	4,637 50	.90173	63 $\frac{1}{2}$	5,500 00	1.06944	65	6,362 50	1.23715
46 $\frac{11}{8}$	4,650 00	.90417	64	5,512 50	1.07187	65 $\frac{1}{2}$	6,375 00	1.23958
46 $\frac{13}{8}$	4,662 50	.90660	64 $\frac{1}{2}$	5,525 00	1.07430	65 $\frac{3}{4}$	6,387 50	1.24201
46 $\frac{15}{8}$	4,675 00	.90903	65	5,537 50	1.07673	65 $\frac{9}{16}$	6,400 00	1.24444
46 $\frac{17}{8}$	4,687 50	.91146	65 $\frac{1}{2}$	5,550 00	1.07917	66	6,412 50	1.24687
47	4,700 00	.91389	66	5,562 50	1.08160	66 $\frac{1}{2}$	6,425 00	1.24930
47 $\frac{1}{2}$	4,712 50	.91632	66 $\frac{1}{2}$	5,575 00	1.08403	66 $\frac{3}{4}$	6,437 50	1.25173
47 $\frac{3}{4}$	4,725 00	.91875	67	5,587 50	1.08646	67	6,450 00	1.25417
47 $\frac{9}{8}$	4,737 50	.92118	67 $\frac{1}{2}$	5,600 00	1.08889	67 $\frac{1}{4}$	6,462 50	1.25660
47 $\frac{11}{8}$	4,750 00	.92361	68	5,612 50	1.09132	67 $\frac{3}{8}$	6,475 00	1.25903
47 $\frac{13}{8}$	4,762 50	.92604	68 $\frac{1}{2}$	5,625 00	1.09375	67 $\frac{5}{8}$	6,487 50	1.26146
47 $\frac{15}{8}$	4,775 00	.92847	69	5,637 50	1.09618	68	6,500 00	1.26389
47 $\frac{17}{8}$	4,787 50	.93090	69 $\frac{1}{2}$	5,650 00	1.09861	68 $\frac{1}{4}$	6,512 50	1.26632
48	4,800 00	.93333	70	5,662 50	1.10104	68 $\frac{3}{8}$	6,525 00	1.26875
48 $\frac{1}{2}$	4,812 50	.93576	70 $\frac{1}{2}$	5,675 00	1.10347	68 $\frac{5}{8}$	6,537 50	1.27118
48 $\frac{3}{4}$	4,825 00	.93819	71	5,687 50	1.10590	69	6,550 00	1.27361
48 $\frac{9}{8}$	4,837 50	.94062	71 $\frac{1}{2}$	5,700 00	1.10833	69 $\frac{1}{4}$	6,562 50	1.27604
48 $\frac{11}{8}$	4,850 00	.94305	72	5,712 50	1.11076	69 $\frac{3}{8}$	6,575 00	1.27847
48 $\frac{13}{8}$	4,862 50	.94548	72 $\frac{1}{2}$	5,725 00	1.11319	69 $\frac{5}{8}$	6,587 50	1.28090
48 $\frac{15}{8}$	4,875 00	.94792	73	5,737 50	1.11562	70	6,600 00	1.28333
48 $\frac{17}{8}$	4,887 50	.95035	73 $\frac{1}{2}$	5,750 00	1.11806	70 $\frac{1}{4}$	6,612 50	1.28576
49	4,900 00	.95278	74	5,762 50	1.12049	70 $\frac{3}{8}$	6,625 00	1.28819
49 $\frac{1}{2}$	4,912 50	.95521	74 $\frac{1}{2}$	5,775 00	1.12292	70 $\frac{5}{8}$	6,637 50	1.29062
49 $\frac{3}{4}$	4,925 00	.95764	75	5,787 50	1.12535	71	6,650 00	1.29305
49 $\frac{9}{8}$	4,937 50	.96007	75 $\frac{1}{2}$	5,800 00	1.12778	71 $\frac{1}{4}$	6,662 50	1.29548
49 $\frac{11}{8}$	4,950 00	.96250	76	5,812 50	1.13021	71 $\frac{3}{8}$	6,675 00	1.29792
49 $\frac{13}{8}$	4,962 50	.96493	76 $\frac{1}{2}$	5,825 00	1.13264	71 $\frac{5}{8}$	6,687 50	1.30035
49 $\frac{15}{8}$	4,975 00	.96736	77	5,837 50	1.13507	72	6,700 00	1.30278
49 $\frac{17}{8}$	4,987 50	.96979	77 $\frac{1}{2}$	5,850 00	1.13750	72 $\frac{1}{4}$	6,712 50	1.30521
50	5,000 00	.97222	78	5,862 50	1.13993	72 $\frac{3}{8}$	6,725 00	1.30764
50 $\frac{1}{2}$	5,012 50	.97465	78 $\frac{1}{2}$	5,875 00	1.14236	72 $\frac{5}{8}$	6,737 50	1.31007
50 $\frac{3}{4}$	5,025 00	.97708	79	5,887 50	1.14479	73	6,750 00	1.31250
50 $\frac{9}{8}$	5,037 50	.97951	79 $\frac{1}{2}$	5,900 00	1.14722	73 $\frac{1}{4}$	6,762 50	1.31493
50 $\frac{11}{8}$	5,050 00	.98194	80	5,912 50	1.14965	73 $\frac{3}{8}$	6,775 00	1.31736
50 $\frac{13}{8}$	5,062 50	.98437	80 $\frac{1}{2}$	5,925 00	1.15208	73 $\frac{5}{8}$	6,787 50	1.31979
50 $\frac{15}{8}$	5,075 00	.98680	81	5,937 50	1.15451	74	6,800 00	1.32222
50 $\frac{17}{8}$	5,087 50	.98923	81 $\frac{1}{2}$	5,950 00	1.15694	74 $\frac{1}{4}$	6,812 50	1.32465
51	5,100 00	.99166	82	5,962 50	1.15937	74 $\frac{3}{8}$	6,825 00	1.32708
51 $\frac{1}{2}$	5,112 50	.99410	82 $\frac{1}{2}$	5,975 00	1.16180	74 $\frac{5}{8}$	6,837 50	1.32951
51 $\frac{3}{4}$	5,125 00	.99653	83	5,987 50	1.16424	75	6,850 00	1.33194
51 $\frac{9}{8}$	5,137 50	.99896	83 $\frac{1}{2}$	6,000 00	1.16667	75 $\frac{1}{4}$	6,862 50	1.33437
51 $\frac{11}{8}$	5,150 00	1.00139	84	6,012 50	1.16910	75 $\frac{3}{8}$	6,875 00	1.33680
51 $\frac{13}{8}$	5,162 50	1.00382	84 $\frac{1}{2}$	6,025 00	1.17153	75 $\frac{5}{8}$	6,887 50	1.33923
51 $\frac{15}{8}$	5,175 00	1.00625	85	6,037 50	1.17396	76	6,900 00	1.34166
51 $\frac{17}{8}$	5,187 50	1.00868	85 $\frac{1}{2}$	6,050 00	1.17639	76 $\frac{1}{4}$	6,912 50	1.34410

<i>Purchase Price.</i>	<i>Cost of 10 Shares with purchas'g commis' added.</i>	<i>Interest for one day.</i>	<i>Purchase Price.</i>	<i>Cost of 10 Shares with purchas'g commis'n added.</i>	<i>Interest for one day.</i>	<i>Purchase Price.</i>	<i>Cost of 100 Shares with purchas'g commis'n added.</i>	<i>Interest for one day.</i>
69½	6,925 00	1.34653	71½	7,787 50	1.51424	86½	8,650 00	1.68194
69¾	6,937 50	1.34896	71¾	7,800 00	1.51667	86¾	8,662 50	1.68437
69⅞	6,950 00	1.35139	71⅞	7,812 50	1.51910	86⅞	8,675 00	1.68681
69⅘	6,962 50	1.35382	71⅘	7,825 00	1.52153	86⅘	8,687 50	1.68924
69⅙	6,975 00	1.35625	71⅙	7,837 50	1.52396	86⅙	8,700 00	1.69167
69⅚	6,987 50	1.35868	71⅚	7,850 00	1.52639	86⅚	8,712 50	1.69410
69⅗	7,000 00	1.36111	71⅗	7,862 50	1.52882	86⅗	8,725 00	1.69653
70	7,012 50	1.36354	71⅔	7,875 00	1.53125	86⅔	8,737 50	1.69896
70¼	7,025 00	1.36597	71⅔	7,887 50	1.53368	86⅔	8,750 00	1.70139
70½	7,037 50	1.36840	71⅔	7,900 00	1.53611	86⅔	8,762 50	1.70382
70¾	7,050 00	1.37083	71⅔	7,912 50	1.53854	86⅔	8,775 00	1.70625
70⅞	7,062 50	1.37326	71⅔	7,925 00	1.54097	86⅔	8,787 50	1.70868
70⅘	7,075 00	1.37569	71⅔	7,937 50	1.54340	86⅔	8,800 00	1.71111
70⅙	7,087 50	1.37813	71⅔	7,950 00	1.54583	86⅔	8,812 50	1.71354
70⅚	7,100 00	1.38056	71⅔	7,962 50	1.54826	86⅔	8,825 00	1.71597
70⅗	7,112 50	1.38299	71⅔	7,975 00	1.55069	86⅔	8,837 50	1.71840
70⅖	7,125 00	1.38542	71⅔	7,987 50	1.55312	86⅔	8,850 00	1.72083
70⅕	7,137 50	1.38785	71⅔	8,000 00	1.55556	86⅔	8,862 50	1.72326
70⅔	7,150 00	1.39028	80	8,012 50	1.55799	86⅔	8,875 00	1.72569
70⅔	7,162 50	1.39271	80¼	8,025 00	1.56042	86⅔	8,887 50	1.72812
70⅔	7,175 00	1.39514	80¼	8,037 50	1.56285	86⅔	8,900 00	1.73056
70⅔	7,187 50	1.39757	80¼	8,050 00	1.56528	86⅔	8,912 50	1.73299
70⅔	7,200 00	1.40000	80¼	8,062 50	1.56771	86⅔	8,925 00	1.73542
72	7,212 50	1.40243	80½	8,075 00	1.57014	86⅔	8,937 50	1.73785
72¼	7,225 00	1.40486	80½	8,087 50	1.57257	86⅔	8,950 00	1.74028
72½	7,237 50	1.40729	80½	8,100 00	1.57500	86⅔	8,962 50	1.74271
72¾	7,250 00	1.40972	81	8,112 50	1.57743	86⅔	8,975 00	1.74514
72⅞	7,262 50	1.41215	81¼	8,125 00	1.57986	86⅔	8,987 50	1.74757
72⅘	7,275 00	1.41458	81¼	8,137 50	1.58229	86⅔	9,000 00	1.75000
72⅙	7,287 50	1.41701	81¼	8,150 00	1.58472	90	9,012 50	1.75243
72⅚	7,300 00	1.41944	81½	8,162 50	1.58715	90¼	9,025 00	1.75486
72⅗	7,312 50	1.42188	81½	8,175 00	1.58958	90¼	9,037 50	1.75729
72⅖	7,325 00	1.42431	81½	8,187 50	1.59201	90¼	9,050 00	1.75972
72⅕	7,337 50	1.42674	81½	8,200 00	1.59444	90¼	9,062 50	1.76215
72⅔	7,350 00	1.42917	82	8,212 50	1.59687	90¼	9,075 00	1.76458
72⅔	7,362 50	1.43160	82¼	8,225 00	1.59930	90¼	9,087 50	1.76701
72⅔	7,375 00	1.43403	82¼	8,237 50	1.60173	90¼	9,100 00	1.76944
72⅔	7,387 50	1.43646	82¼	8,250 00	1.60417	91	9,112 50	1.77187
73	7,400 00	1.43889	82½	8,262 50	1.60660	91¼	9,125 00	1.77430
74	7,412 50	1.44132	82½	8,275 00	1.60903	91¼	9,137 50	1.77673
74¼	7,425 00	1.44375	82½	8,287 50	1.61146	91¼	9,150 00	1.77916
74½	7,437 50	1.44618	82½	8,300 00	1.61389	91¼	9,162 50	1.78159
74¾	7,450 00	1.44861	83	8,312 50	1.61632	91½	9,175 00	1.78403
74⅞	7,462 50	1.45104	83¼	8,325 00	1.61875	91½	9,187 50	1.78646
74⅘	7,475 00	1.45347	83¼	8,337 50	1.62118	91½	9,200 00	1.78889
74⅙	7,487 50	1.45590	83½	8,350 00	1.62361	92	9,212 50	1.79132
74⅚	7,500 00	1.45833	83½	8,362 50	1.62604	92¼	9,225 00	1.79375
75	7,512 50	1.46076	83½	8,375 00	1.62847	92¼	9,237 50	1.79618
75¼	7,525 00	1.46319	83½	8,387 50	1.63090	92¼	9,250 00	1.79861
75½	7,537 50	1.46562	83½	8,400 00	1.63333	92¼	9,262 50	1.80104
75¾	7,550 00	1.46805	84	8,412 50	1.63576	92½	9,275 00	1.80347
75⅞	7,562 50	1.47048	84¼	8,425 00	1.63819	92½	9,287 50	1.80590
75⅘	7,575 00	1.47292	84¼	8,437 50	1.64063	92½	9,300 00	1.80833
75⅙	7,587 50	1.47535	84½	8,450 00	1.64306	92½	9,312 50	1.81076
75⅚	7,600 00	1.47778	84½	8,462 50	1.64549	92½	9,325 00	1.81319
76	7,612 50	1.48021	84½	8,475 00	1.64792	92½	9,337 50	1.81562
76¼	7,625 00	1.48264	84½	8,487 50	1.65035	92½	9,350 00	1.81805
76½	7,637 50	1.48507	84½	8,500 00	1.65278	92½	9,362 50	1.82049
76¾	7,650 00	1.48750	85	8,512 50	1.65521	92½	9,375 00	1.82292
76⅞	7,662 50	1.48993	85¼	8,525 00	1.65764	92½	9,387 50	1.82535
76⅘	7,675 00	1.49236	85¼	8,537 50	1.66007	92½	9,400 00	1.82778
76⅙	7,687 50	1.49479	85¼	8,550 00	1.66250	94	9,412 50	1.83021
76⅚	7,700 00	1.49722	85½	8,562 50	1.66493	94¼	9,425 00	1.83264
77	7,712 50	1.49965	85½	8,575 00	1.66736	94¼	9,437 50	1.83507
77¼	7,725 00	1.50208	85½	8,587 50	1.66979	94¼	9,450 00	1.83750
77½	7,737 50	1.50451	85½	8,600 00	1.67222	94¼	9,462 50	1.83993
77¾	7,750 00	1.50694	86	8,612 50	1.67465	94¼	9,475 00	1.84236
77⅞	7,762 50	1.50937	86¼	8,625 00	1.67708	94¼	9,487 50	1.84479
77⅘	7,775 00	1.51180	86¼	8,637 50	1.67951	94¼	9,500 00	1.84722

Price.	Cost of 10 Shares with purchas'g commis'n added.	Interest for one day.	Purchase Price.	Cost of 10 Shares with purchas'g commis'n added.	Interest for one day.	Purchase Price.	Cost of 100 Shares with purchas'g commis'n added.	Interest for one day.
95	9,512 50	1.84965	100	10,050 00	1.95417	105	10,587 50	2.05868
95½	9,525 00	1.85208	100	10,062 50	1.95660	105½	10,600 00	2.06111
95¼	9,537 50	1.85451	100	10,075 00	1.95903	106	10,612 50	2.06354
95½	9,550 00	1.85694	100	10,087 50	1.96146	106½	10,625 00	2.06597
95¾	9,562 50	1.85937	100	10,100 00	1.96389	107	10,637 50	2.06840
96	9,575 00	1.86181	101	10,112 50	1.96632	107½	10,650 00	2.07083
96¼	9,587 50	1.86424	101½	10,125 00	1.96875	108	10,662 50	2.07326
96½	9,600 00	1.86667	101½	10,137 50	1.97118	108½	10,675 00	2.07569
96¾	9,612 50	1.86910	101¾	10,150 00	1.97361	109	10,687 50	2.07812
97	9,625 00	1.87153	101¾	10,162 50	1.97604	109½	10,700 00	2.08055
97¼	9,637 50	1.87396	101¾	10,175 00	1.97847	110	10,712 50	2.08299
97½	9,650 00	1.87639	101¾	10,187 50	1.98090	110½	10,725 00	2.08542
97¾	9,662 50	1.87882	101¾	10,200 00	1.98333	111	10,737 50	2.08785
98	9,675 00	1.88125	102	10,212 50	1.98576	111½	10,750 00	2.09028
98¼	9,687 50	1.88368	102¼	10,225 00	1.98819	112	10,762 50	2.09271
98½	9,700 00	1.88611	102¼	10,237 50	1.99062	112½	10,775 00	2.09514
98¾	9,712 50	1.88854	102½	10,250 00	1.99305	113	10,787 50	2.09757
99	9,725 00	1.89097	102½	10,262 50	1.99548	113½	10,800 00	2.10000
99¼	9,737 50	1.89340	102½	10,275 00	1.99792	114	10,812 50	2.10243
99½	9,750 00	1.89583	102½	10,287 50	2.00035	114½	10,825 00	2.10486
99¾	9,762 50	1.89826	102¾	10,300 00	2.00278	115	10,837 50	2.10729
100	9,775 00	1.90069	103	10,312 50	2.00521	115½	10,850 00	2.10972
100¼	9,787 50	1.90312	103¼	10,325 00	2.00764	116	10,862 50	2.11215
100½	9,800 00	1.90555	103¼	10,337 50	2.01007	116½	10,875 00	2.11458
100¾	9,812 50	1.90799	103½	10,350 00	2.01250	117	10,887 50	2.11701
101	9,825 00	1.91042	103½	10,362 50	2.01493	117½	10,900 00	2.11944
101¼	9,837 50	1.91285	103½	10,375 00	2.01736	118	10,912 50	2.12187
101½	9,850 00	1.91528	103½	10,387 50	2.01979	118½	10,925 00	2.12430
101¾	9,862 50	1.91771	103¾	10,400 00	2.02222	119	10,937 50	2.12673
102	9,875 00	1.92014	104	10,412 50	2.02465	119½	10,950 00	2.12916
102¼	9,887 50	1.92257	104¼	10,425 00	2.02708	120	10,962 50	2.13159
102½	9,900 00	1.92500	104¼	10,437 50	2.02951	120½	10,975 00	2.13402
102¾	9,912 50	1.92743	104½	10,450 00	2.03194	121	10,987 50	2.13645
103	9,925 00	1.92986	104½	10,462 50	2.03437	121½	11,000 00	2.13888
103¼	9,937 50	1.93229	104½	10,475 00	2.03680	122	11,012 50	2.14131
103½	9,950 00	1.93472	104½	10,487 50	2.03923	122½	11,025 00	2.14374
103¾	9,962 50	1.93715	104¾	10,500 00	2.04166	123	11,037 50	2.14617
104	9,975 00	1.93958	105	10,512 50	2.04410	123½	11,050 00	2.14860
104¼	9,987 50	1.94201	105¼	10,525 00	2.04653	124	11,062 50	2.15103
104½	10,000 00	1.94444	105¼	10,537 50	2.04896	124½	11,075 00	2.15346
104¾	10,012 50	1.94687	105½	10,550 00	2.05139	125	11,087 50	2.15589
105	10,025 00	1.94931	105½	10,562 50	2.05382	125½	11,100 00	2.15832
105¼	10,037 50	1.95174	105½	10,575 00	2.05625			

GOLD AND SILVER—Its production in world from 1500 to 1873.

PRODUCTION OF PRECIOUS METALS, 1500 TO 1849.

	Pounds Weight.	Value in dollars.	Per cent. weight	Per cent. value.
Silver.....	295,000,000	6,625,000,000	97	63
Gold.....	8,900,000	3,100,000,000	3	32

PRODUCTION OF THE PRECIOUS METALS, 1849 TO 1873.

	Pounds weight.	Value d. llars.	Per cent. weight.	Per cent. value.
Silver.....	69,000,000	1,530,000,000	86	32
Gold.....	9,600,000	3,350,000,000	12	68

RECAPITULATION.

Date.	Metal.	Weight, lbs.	Value.
1500 to 1849....	Silver.....	295,000,000	\$6,625,000,000
1849 to 1873....	Silver.....	69,000,000	1,550,000,000
1500 to 1873....	Silver.....	364,000,000	7,875,000,000
1500 to 1849....	Gold.....	8,900,000	3,100,000,000
1849 to 1873....	Gold.....	9,600,000	3,350,000,000
1500 to 1873....	Gold.....	18,500,000	6,450,000,000
1500 to 1873....	Silver and Gold.....	382,000,000	14,325,000,000

THE PARITIES OF EXCHANGE.

(From *The Bankers' Almanac*, as computed by LEWIS G. HANSEN.)

Giving the value of American Gold Coin in Sterling, France, Reichsmarks, Prussian Thalers, Austrian Silver Florins, and Dutch Guilders. The par of the four latter devices based on sight Sterling, the pound at dollars, 4.90½c. gold on one part, and Reichsmark 20.20 pf., Prussian Thaler, 6.22 sgr.; Austrian Silver Florins, 10.06½ N. Kzr.; and Dutch Guilders, 11.90 cents, on the other parts.

American Gold Coin.	Pounds Sterling @20s.@12d.	Francs. @ 100 Centimes	Reichsm'k @ 100 Pfennige.	Prussian Thalers @30 Silver Grosch.	Austrian Sil Florins @100 Neu Kreutzers.	Dutch Guilders @ 100 cents
	£1=\$4.8665c gold.	\$1 gold=frs.5.14½c	4 R. m. 97.3-16cgd	1 Pr. Thl=72 7-8cgold	1 Sil. Flor.=48½c.gold	1 D. Guild=41½c gold
	Pounds. Shillings. Pence. Hund'ths.	Francs. Centimes	R. m. Pfennige. Tenth.	Thalers. Silver Gr. Hund'ths.	Florin. Neu Kr. Tenth.	Guilders. Cents. Tenth.
\$1	0, 4, 1.32	5.14½	4.11.6	1.11.17	2.05.1	2.42.4
2	0, 8, 2.63	10.28½	8.23.2	2.22.33	4.10.3	4.84.8
3	0, 12, 3.95	15.43½	12.34.7	4, 3.50	6.15.4	7.27.3
4	0, 16, 5.27	20.57½	16.46.3	5.14.67	8.20.5	9.69.7
5	1, 0, 6.58	25.71½	20.57.9	6.25.83	10.25.6	12.12.1
6	1, 4, 7.90	30.86½	24.69.5	8, 7.00	12.30.8	14.54.5
7	1, 8, 9.22	36.00½	28.81.0	9.18.16	14.35.9	16.97.0
8	1, 12, 10.53	41.15	32.92.6	10.29.33	16.41.0	19.39.4
9	1, 16, 11.85	46.29½	37.04.2	12.10.50	18.46.2	21.81.8
10	2, 1, 1.17	51.43½	41.15.8	13.21.66	20.51.3	24.24.2
20	4, 2, 2.34	102.87½	82.31.5	27.13.33	41.02.6	48.48.5
30	6, 3, 3.50	154.31½	123.47.3	41, 4.99	61.53.8	72.72.7
40	8, 4, 4.67	205.75	164.63.0	54.26.66	82.05.1	96.97.0
50	10, 5, 5.84	257.18½	205.78.8	68.18.32	102.56.4	121.21.2
60	12, 6, 7.01	308.62½	246.94.5	82, 9.98	123.07.7	145.45.5
70	14, 7, 8.17	360.06½	288.10.3	96, 1.65	143.59.0	169.69.7
80	16, 8, 9.34	411.50	329.26.0	109.23.31	164.10.3	193.93.9
90	18, 9, 10.51	462.93½	370.41.8	123.14.97	184.61.5	218.18.2
100	20, 10, 11.68	514.37½	411.57.6	137, 6.64	205.12.8	242.42.4
200	41, 1, 11.35	1,028.75	823.15.1	274.13.28	410.25.6	484.84.8
300	61, 12, 11.03	1,543.12½	1,234.72.7	411.19.91	615.38.5	727.27.3
400	82, 3, 10.70	2,057.50	1,646.30.2	548.26.55	820.51.3	969.69.7
500	102, 14, 10.38	2,571.87½	2,057.87.8	686, 3.19	1,025.64.1	1,212.12.1
600	123, 5, 10.05	3,086.25	2,469.45.3	823, 9.83	1,230.76.9	1,454.54.5
700	143, 16, 9.73	3,600.62½	2,881.02.9	960.16.47	1,435.89.7	1,696.97.0
800	164, 7, 9.41	4,115.00	3,292.60.5	1,097.23.10	1,641.02.6	1,939.39.4
900	184, 18, 9.08	4,629.37½	3,704.18.0	1,234.29.74	1,846.15.4	2,181.81.8
1,000	205, 9, 8.76	5,143.75	4,115.75.6	1,372, 6.38	2,051.28.2	2,424.24.2
2,000	410, 19, 5.51	10,287.50	8,231.51.1	2,744.12.76	4,102.56.4	4,848.48.5
3,000	616, 9, 2.27	15,431.25	12,347.26.7	4,116.19.14	6,153.84.6	7,272.72.7
4,000	821, 18, 11.03	20,575.00	16,463.02.3	5,488.25.52	8,205.12.8	9,696.97.0
5,000	1,227, 8, 7.79	25,718.75	20,578.77.8	6,861, 1.90	10,256.41.0	12,121.21.2
6,000	1,232, 18, 4.54	30,862.50	24,694.53.4	8,233, 8.28	12,307.69.2	14,545.45.5
7,000	1,437, 8, 1.30	36,006.25	28,810.28.9	9,605.14.67	14,358.97.4	16,969.69.7
8,000	1,642, 17, 10.06	41,150.00	32,926.04.5	10,977.21.05	16,410.25.6	19,393.93.9
9,000	1,848, 7, 6.82	46,293.75	37,041.80.1	12,349.27.43	18,461.53.8	21,818.18.2
10,000	2,054, 17, 3.57	51,437.50	41,157.55.6	13,722, 3.81	20,512.82.1	24,242.42.4
50,000	10,274, 6, 5.87	257,187.50	205,787.78.1	68,610.19.04	102,564.10.3	121,212.12.1
100,000	20,548, 12, 11.74	514,375.00	411,575.56.3	137,221, 8.08	205,128.20.5	242,424.24.2

N. B.—Foreign Exchange is quoted in the U. S. as follows, viz.: on Great Britain according to law, taking effect Jan. 1st, 1874, in U. S. Dollars and Cents for one Pound sterling; on France, Belgium and Switzerland in Francs and Centimes for one U. S. dollar; on Germany in U. S. Cents for four Reichsmarks, or in U. S. Cents for one Prussian Thaler; on Austria in U. S. Cents for one silver Florin; on the Netherlands in U. S. Cents for one Dutch Guilder.

The rates on which the above tables are computed are given under the headings of the respective columns.

STERLING EXCHANGE FOR EVERY DAY IN THE YEAR 1876.

(Compiled from the quotations of Leading Bankers.)

Date.	January.		February.		March.		April.		May.		June.	
	60 days.	3 days.	60 days.	3 days.	60 days.	3 days.	60 days.	3 days.	60 days.	3 days.	60 days.	3 days.
1..	Holiday.		4.86½	4.80	4.86	4.90	4.87½	4.90	4.88	4.90	4.88	4.90
2..	S.		4.86	4.89½	4.86½	4.90½	S.		4.88½	4.90½	4.88	4.90
3..	4.85	4.89	4.86	4.89½	4.86	4.90	4.87½	4.90	4.88½	4.90½	4.88	4.90
4..	4.85	4.89	4.86	4.89½	4.86	4.90	4.87½	4.90	4.88½	4.90½	S.	
5..	4.84½	4.88½	4.86	4.89½	S.		4.87½	4.90	4.88½	4.90½	4.88	4.90
6..	4.84½	4.88½	S.		4.86	4.90	4.87½	4.90	4.88½	4.90½	4.88	4.90
7..	4.85	4.89	4.86	4.89½	4.86	4.90	4.87½	4.90	S.		4.88	4.90
8..	4.85	4.89	4.86½	4.90	4.86	4.90	4.87½	4.90	4.88½	4.90½	4.88	4.90
9..	S.		4.86	4.89½	4.86	4.90	S.		4.88½	4.90½	4.88	4.90
10..	4.85	4.89	4.86	4.89½	4.86	4.90	4.87½	4.90	4.88½	4.90½	4.88	4.90
11..	4.84½	4.88½	4.86	4.90	4.86	4.90	4.87½	4.90	4.88½	4.90½	S.	
12..	4.84½	4.88½	4.86	4.90	S.		4.87½	4.90	4.88½	4.90½	4.88	4.90
13..	4.84½	4.88½	S.		4.86½	4.90	4.87½	4.90	4.88½	4.90½	4.88	4.90
14..	4.85	4.89	4.86	4.90	4.86½	4.90	4.87½	4.90	S.		4.88	4.90
15..	4.85	4.89	4.86	4.90	4.86½	4.90	4.87½	4.90	4.88½	4.90½	4.88	4.90
16..	S.		4.86	4.90	4.86½	4.90	S.		4.88½	4.90½	4.88	4.90
17..	4.85	4.89	4.86	4.90	4.87	4.90½	4.87½	4.90	4.88½	4.90½	4.88	4.90
18..	4.85	4.89	4.86	4.90	4.87	4.90½	4.87½	4.90	4.88½	4.90½	S.	
19..	4.85	4.89	4.86	4.90	S.		4.87½	4.90	4.88½	4.90½	4.88	4.90
20..	4.85½	4.89½	S.		4.87	4.90½	4.88	4.90	4.88½	4.90½	4.88	4.90
21..	4.85½	4.89½	4.86½	4.90½	4.87	4.90½	4.88	4.90	S.		4.88	4.90
22..	4.85½	4.89½	Holiday.		4.87	4.90½	4.88	4.90	4.88½	4.90½	4.88	4.90
23..	S.		4.86½	4.90½	4.87	4.90	S.		4.88½	4.90½	4.88	4.90
24..	4.85½	4.89½	4.86½	4.90½	4.87	4.90	4.88	4.90	4.88	4.90	4.88	4.90
25..	4.86	4.89½	4.86	4.90	4.87	4.90	4.88	4.90	4.88	4.90	S.	
26..	4.86	4.89½	4.86	4.90	S.		4.88	4.90	4.88½	4.90½	4.88½	4.90½
27..	4.86	4.89½	S.		4.87	4.90	4.88	4.90	4.88½	4.90½	4.88½	4.90½
28..	4.86	4.89½	4.86	4.90	4.87	4.90	4.88	4.90	S.		4.88½	4.90½
29..	4.86	4.89½	4.86	4.90	4.87	4.90	4.88	4.90	4.88½	4.90½	4.88½	4.90½
30..	S.				4.87	4.90	S.		Holiday.		4.88½	4.90½
31..	4.86	4.89½			4.87½	4.90			4.88	4.90		

Date.	July.		August.		September.		October.		November.		December.	
	60 days.	3 days.	60 days.	3 days.	60 days.	3 days.	60 days.	3 days.	60 days.	3 days.	60 days.	3 days.
1..	4.88½	4.90½	4.88½	4.90½	4.87	4.88½	S.		4.82½	4.84½	4.82	4.84
2..	S.		4.88½	4.90½	4.87	4.88½	4.83	4.84½	4.82½	4.84½	4.82	4.84
3..	4.88½	4.90½	4.88½	4.90½	S.		4.83	4.84½	4.82½	4.84½	S.	
4..	Holiday.		4.88½	4.90½	4.86½	4.88	4.83½	4.85	4.82½	4.84½	4.82	4.84
5..	4.88½	4.90½	4.88½	4.90½	4.86½	4.88	4.83½	4.85	S.		4.82	4.84
6..	4.88½	4.90½	S.		4.86	4.87½	4.83½	4.85	4.82	4.84	4.82	4.84
7..	4.88½	4.90½	4.88½	4.90½	4.85½	4.87	4.83½	4.85	Holiday.		4.82	4.84
8..	4.88½	4.90½	4.88½	4.90½	4.85	4.85½	S.		4.82	4.84	4.82	4.84
9..	S.		4.88	4.90	4.85	4.86½	4.83½	4.85	4.82	4.84	4.82	4.84
10..	4.89	4.91	4.88	4.90	S.		4.84	4.85½	4.82	4.84	S.	
11..	4.89	4.91	4.87½	4.89½	4.84	4.85½	4.84	4.85½	4.82	4.84	4.82	4.84
12..	4.89	4.91	4.87½	4.89½	4.84	4.85½	4.84	4.85½	S.		4.82	4.84
13..	4.89	4.91	S.		4.84	4.85½	4.84	4.85½	4.82½	4.84½	4.82	4.84
14..	4.89	4.91	4.87½	4.89½	4.84	4.85½	4.84	4.85½	4.82½	4.84½	4.82	4.84
15..	4.89	4.91	4.87½	4.89½	4.83½	4.85	S.		4.82½	4.84½	4.82	4.84
16..	S.		4.87½	4.89½	4.83½	4.85	4.84	4.85½	4.82½	4.84½	4.82	4.84
17..	4.89	4.91	4.87½	4.89½	S.		4.84	4.85½	4.82½	4.84½	S.	
18..	4.89	4.91	4.87½	4.89½	4.83½	4.85	4.84½	4.86½	4.82½	4.84½	4.82½	4.84½
19..	4.89	4.91	4.87½	4.89½	4.83½	4.85	4.83½	4.85½	S.		4.82½	4.84½
20..	4.89	4.91	S.		4.83½	4.85	4.83½	4.85½	4.82½	4.84½	4.82½	4.84½
21..	4.89	4.91	4.87½	4.89½	4.83	4.84½	4.83½	4.85½	4.82½	4.84½	4.82½	4.84½
22..	4.89	4.91	4.88	4.90	4.83	4.84½	S.		4.82½	4.84½	4.83	4.85
23..	S.		4.88	4.90	4.83	4.84½	4.83½	4.85½	4.82	4.84	4.83	4.85
24..	4.88½	4.90½	4.88½	4.90	S.		4.83½	4.85½	4.82	4.84	S.	
25..	4.88½	4.90½	4.88½	4.90	4.83	4.84½	4.83½	4.85½	4.82	4.84	Holiday.	
26..	4.88½	4.90½	4.88	4.89½	4.83	4.84½	4.83	4.85	S.		4.83½	4.85½
27..	4.88½	4.90½	S.		4.83	4.84½	4.83	4.85	4.82	4.84	4.83½	4.85½
28..	4.88½	4.90½	4.88	4.89½	4.83	4.84½	4.82	4.84½	4.82	4.84	4.84	4.86
29..	4.88½	4.90½	4.88	4.89½	4.83	4.84½	S.		4.82	4.84	4.84	4.86
30..	S.		4.88	4.89½	4.83	4.84½	4.82½	4.84½	Holiday.		4.84	4.86
31..	4.88½	4.90½	4.87½	4.89			4.82½	4.84½			S.	

The Danish Crown has ranged in New York from 27½ @ 27¾ American gold in 1876; the crown is common to Sweden, Norway, and Denmark.

VALUE OF FOREIGN MONEYS IN BRITISH CURRENCY.

Country.	Denomination.	English Standard.
America	United States Eagle.....	£2 0s. 8d. to £2 1s. 8d.
	" Half Eagle.....	1 0 4 " 1 0 6
	" Dollar	0 4 1½ " 0 4 2
	" Cent .....	..... 0 0 4
Brazil	Gold pieces—20,000 Reils .....	..... 2 5 0
	" 10,000 " .....	..... 1 2 6
	" 5,000 " .....	..... 0 11 3
	Silver pieces—2,000 " .....	..... 0 4 6
	" 1,000 " .....	..... 0 2 3
	" 500 " .....	..... 0 1 1½
East Indies	" 200 " .....	..... 0 0 5
	Gold Mohur.....	1 8 0 to 1 9 0
France.....	Sicca Rupee.....	0 1 10 " 0 1 11
	Gold Napoleon.....	0 15 8 " 0 16 0
	Silver 5 Franc pieces.....	0 3 11 " 0 4 0
	Silver Franc.....	0 0 9 " 0 0 9½
Germany or Prussia..	Sou.....	..... 0 0 0
	Gold Louis D.....	0 16 0 " 0 16 2
	Or, Gold Ducat.....	0 9 3 " 0 9 4
	Silver Crown.....	0 4 3 " 0 4 4
	Florin.....	0 1 7 " 0 1 8
	Silver Thaler.....	0 2 10 " 0 2 11
Italy.....	Gold—100 Lira pieces.....	..... 4 0 0
	" 50 " .....	..... 2 0 0
	" 20 " .....	..... 0 16 0
	Silver—2 " .....	..... 0 1 7*
	" 1 " .....	..... 0 0 9*
Mexico.....	" ½ " .....	..... 0 0 4*
	Gold Doubloon.....	3 4 0 to 3 5 0
	Gold—Half Doubloon.....	1 12 0 " 1 12 6
	" Quarter "	0 16 2 " 0 16 3
	Silver Dollar.....	0 4 1 " 0 4 3
Russia.....	" Eighth Dollar.....	0 0 6 " 0 0 6½
	Gold Imperial.....	1 12 0 " 1 12 3
	Silver Rouble.....	0 3 0½ " 0 3 1½
	Ten Copek piece .....	..... 0 3 3½
Switzerland.....	Same as France.	.....
Spain.....	Gold Doubloon.....	3 4 0 to 3 4 8
	" Pistole.....	..... 0 16 0
Turkey.....	Dollar (hard).....	0 4 0 to 0 4 2
	Gold Medjide.....	0 17 10 " 0 18 0
	Silver "	0 3 5 " 0 3 6
	Plaster (40 Paras)	0 0 2 " 0 0 2½

* And a fractional part less than one-quarter.

LOSS ON STANDARD BULLION MELTED FOR ASSAY.

SHOWING THE WEIGHT BEFORE MELTING AND LOSS IN MELTING THE SAME.

No.	GOLD.				SILVER.			
	RANGE OF FINENESS, 898.3 to 900.2.*				RANGE OF FINENESS, 899.8 to 901.0.*			
	Weight before melting.	Weight after melting.	Loss in ounces.	Ratio of loss.	Weight before melting.	Weight after melting.	Loss in ounces.	Ratio of loss.
1...	55.6525	55.620	.032	.00057	59.130	59.050	.080	.00162
2...	54.555	54.523	.035	.00064	50.010	50.010	.000	.....
3...	54.820	54.780	.040	.00073	51.630	51.580	.050	.00097
4...	56.440	56.390	.050	.00089	51.180	51.060	.120	.00234
5...	39.230	39.140	.090	.00229	52.500	52.400	.100	.00190

* The fineness is expressed in thousandth parts: i. e., so many parts of pure gold or silver in 1,000 parts of the coin. The old carat system is generally abandoned (except for jewelry), but it may be worth while to say that 4½ thousandths equal one carat.

N. B.—No account has been taken in this examination of the loss in melting, of the amount of metal that may have adhered to the crucibles used.

VALUE OF FOREIGN COINS IN UNITED STATES MONEY.

The estimates of values contained in the following table were made by the Director of the Mint, and proclaimed according to law:

Country.	Monetary unit.	Standard.	Value in U. S. money.	Standard coins.
Argentine Republic	Peso fuerte	Gold	\$1.00	None.
Austria	Florin	Silver	.45, 3	Florin.
Belgium	Franc	Gold & silver.	.19, 3	5, 10, & 20 fr.
Bolivia	Dollar	Gold & silver.	.96, 5	Escudo, $\frac{1}{2}$ bolivar & bolivar.
Brazil	Milreis of 1000 reis	Gold	.54, 5	None.
British Possessions in N. America	Dollar	Gold	1.00	
Bogota	Peso	Gold	.96, 5	
Central America	Dollar	Silver	.91, 8	Dollar.
Chili	Peso	Gold	.91, 2	{ Condor, doubloon, & Escudo.
Cuba	Peso	Gold	.92, 5	
Denmark	Crown	Gold	.26, 8	10 & 20 crowns.
Ecuador	Dollar	Silver	.91, 8	Dollar.
Egypt	Pound of 100 piasters	Gold	4.97, 4	5, 10, 25, & 50 piasters.
France	Franc	Gold & silver.	.19, 3	5, 10, & 20 fr.
Great Britain	Pound sterl'g	Gold	4.86, 6 $\frac{1}{2}$	$\frac{1}{2}$ sovereign & sovereign.
Greece	Drachma	Gold & silver.	.19, 3	5, 10, 20, 50, & 100 drachmas.
German Empire	Mark	Gold	.23, 8	5, 10, & 20 marks.
Hayti	Dollar	Silver	.95, 2	
Japan	Yen	Gold	.99, 7	1, 2, 5, 10, & 20 yen.
India	Rupree of 16 annas	Silver	.43, 6	
Italy	Lira	Gold & silver.	.19, 3	5, 10, 20, 50, & 100 lire.
Liberia	Dollar	Gold	1.00	
Mexico	Dollar	Silver	.99, 8	Peso or dollar, 5, 10, 25, & 50 centavo.
Netherlands	Florin	Silver	.38, 5	$\frac{1}{2}$ florin, florin, & 2 $\frac{1}{2}$ florins.
Norway	Crown	Gold	.26, 8	10 & 20 crowns.
Paraguay	Peso	Gold	1.00	
Peru	Dollar	Silver	.91, 8	
Porto Rico	Peso	Gold	.92, 5	
Portugal	Milrei of 1000 reis	Gold	1.08	2, 5, & 10 milreis.
Russia	Ruble of 100 copeks	Silver	.73, 4	$\frac{1}{2}$, $\frac{1}{4}$, & 1 ruble.
Sandwich Islands	Dollar	Gold	1.00	
Spain	Peseta of 100 centimes	Gold & silver.	.19, 3	5, 10, 20, 50, & 100 pesetas.
Sweden	Crown	Gold	.26, 8	10 & 20 crowns.
Switzerland	Franc	Gold & silver.	.19, 3	5, 10, & 20 fr.
Tripoli	Mahbub of 20 piasters	Silver	.82, 9	
Tunis	Plaster of 16 caroubs	Silver	.11, 8	
Turkey	Plaster	Gold	.04, 3	25, 50, 100, 250, & 500 piasters.
U. S. of Colombia	Peso	Silver	.91, 8	
Uruguay	Patacon	Gold	.94, 9	

The Gulf of Mexico is about ten times the size of Lake Superior, and about the size of the Sea of Kamschatka, Bay of Bengal, China Sea, Okoska, or Japan Sea. Lake Ontario would go in either of them fifty times.

The following bodies of water are nearly equal in size: The German Ocean, Black Sea, Yellow Sea. Hudson Bay is rather larger; the Baltic, Adriatic, Persian Gulf, and Euxine Sea are somewhat larger than Lake Superior.

**NUMBER OF GOLD, SILVER AND MINOR PIECES,
COINED BY THE UNITED STATES GOVERNMENT, FROM THE YEAR 1793 TO 1876.
(FROM OFFICIAL SOURCES.)**

<i>Denomination.</i>	1793-95*	17 6.	1797.	1798.	1799.
GOLD COINS.					
Double-Eagles... No. pieces,	.....	.....	.....	.....	.....
Eagles..... " "	2,795	6,934	8,323	7,974	17,483
Half-Eagles..... " "	8,707	6,196	3,609	24,867	7,451
Three-Dollars..... " "	.....	.....	.....	.....	.....
Quarter-Eagles..... " "	.....	963	859	614	480
Dollars..... " "	.....	.....	.....	.....	.....
SILVER COINS.					
Dollars..... No. pieces,	204,791	72,920	7,776	827,536	423,515
Half-Dollars..... " "	323,144	3,918	.....	.....	.....
Quarter-Dollars..... " "	.....	5,894	252	.....	.....
Dimes..... " "	.....	22,135	25,261	27,560	.....
Half-Dimes..... " "	86,416	10,230	44,527	.....	.....
Three-Cents..... " "	.....	.....	.....	.....	.....
MINOR COINS.					
Five-Cents..... No. pieces,	.....	.....	.....	.....	.....
Three-Cents..... " "	.....	.....	.....	.....	.....
Two-Cents..... " "	.....	.....	.....	.....	.....
Cents..... " "	1,066,433	974,700	897,510	979,700	904,565
Half-Cents..... " "	142,934	115,480	107,048	.....	12,166

COINAGE OF THE UNITED STATES.—Continued.

<i>Denomination.</i>	1800.	1801.	1802.	1803.	1804.
GOLD COINS.					
Double-Eagles... No. pieces,	.....	.....	.....	.....	.....
Eagles..... " "	25,965	29,254	15,090	8,979	9,795
Half-Eagles..... " "	11,622	26,006	53,176	33,506	30,475
Three-Dollars..... " "	.....	.....	.....	.....	.....
Quarter-Eagles..... " "	.....	.....	2,612	423	3,327
Dollars..... " "	.....	.....	.....	.....	.....
SILVER COINS.					
Dollars..... No. pieces,	220,920	54,454	41,650	66,064	19,570
Half-Dollars..... " "	.....	30,289	29,890	31,715	156,519
Quarter-Dollars..... " "	.....	.....	.....	.....	6,738
Dimes..... " "	21,760	34,640	10,975	33,040	8,265
Half-Dimes..... " "	24,000	23,910	13,010	37,850	.....
Three-Cents..... " "	.....	.....	.....	.....	.....
MINOR COINS.					
Five-Cents..... No. pieces,	.....	.....	.....	.....	.....
Three-Cents..... " "	.....	.....	.....	.....	.....
Two-Cents..... " "	.....	.....	.....	.....	.....
Cents..... " "	2,822,175	1,862,887	3,435,100	2,471,353	756,838
Half-Cents..... " "	211,530	.....	14,366	97,900	1,055,312

COINAGE OF THE UNITED STATES.—Continued.

<i>Denomination.</i>	1805.	1806.	1807.	1808.	1809.
GOLD COINS.					
Double-Eagles... No. pieces,	.....	.....	.....	.....	.....
Eagles..... " "	.....	.....	.....	.....	.....
Half-Eagles..... " "	33,183	64,093	84,093	55,573	33,875
Three-Dollars..... " "	.....	.....	.....	.....	.....
Quarter-Eagles..... " "	1,781	1,616	6,812	2,710	.....
Dollars..... " "	.....	.....	.....	.....	.....
SILVER COINS.					
Dollars..... No. pieces,	321	.....	.....	.....	.....
Half-Dollars..... " "	211,722	839,576	1,051,576	1,368,600	1,405,810
Quarter-Dollars..... " "	121,394	206,124	220,643	.....	.....
Dimes..... " "	120,790	.....	165,000	.....	44,710
Half-Dimes..... " "	15,600	.....	.....	.....	.....
Three-Cents..... " "	.....	.....	.....	.....	.....

* Including the years 1793, 1794 and 1795.

COINAGE OF THE UNITED STATES.—Continued.

<i>Denomination.</i>	1805.	1806.	1807.	1808.	1809.
MINOR COINS.					
Five-Cents.....No. pieces,	.....	.....	.....	.....	.....
Three-Cents....." "	.....	.....	.....	.....	.....
Two-Cents....." "	.....	.....	.....	.....	.....
Cents....." "	941,116	348,000	727,221	1,109,000	222,867
Half-Cents....." "	814,464	356,000	476,000	400,000	1,154,572

COINAGE OF THE UNITED STATES.—Continued.

<i>Denomination.</i>	1810.	1811.	1812.	1813.	1814.
GOLD COINS.					
Double-Eagles....No. pieces,	.....	.....	.....	.....	.....
Eagles....." "	.....	.....	.....	.....	.....
Half-Eagles....." "	100,287	99,781	58,067	95,428	15,454
Three-Dollars....." "	.....	.....	.....	.....	.....
Quarter-Eagles....." "	.....	.....	.....	.....	.....
Dollars....." "	.....	.....	.....	.....	.....
SILVER COINS.					
Dollars.....No. pieces,	.....	.....	.....	.....	.....
Half-Dollars....." "	1,273,276	1,208,644	1,628,059	1,241,908	1,089,075
Quarter-Dollars....." "	.....	.....	.....	.....	.....
Dimes....." "	6,355	65,180	.....	.....	421,500
Half-Dimes....." "	.....	.....	.....	.....	.....
Three-Cents....." "	.....	.....	.....	.....	.....
MINOR COINS.					
Five-Cents.....No. pieces,	.....	.....	.....	.....	.....
Three-Cents....." "	.....	.....	.....	.....	.....
Two-Cents....." "	.....	.....	.....	.....	.....
Cents....." "	1,458,500	218,025	1,075,500	418,000	857,830
Half-Cents....." "	215,000	6,440	.....	.....	.....

COINAGE OF THE UNITED STATES.—Continued.

<i>Denomination.</i>	1815.	1816.	1817.	1818.	1819.
GOLD COINS.					
Double-Eagles....No. pieces,
Eagles....." "
Half-Eagles....." "	638	.....	.....	48,588	51,723
Three-Dollars....." "
Quarter-Eagles....." "
Dollars....." "
SILVER COINS.					
Dollars.....No. pieces,
Half-Dollars....." "	47,150	1,215,567	1,960,322	2,208,000
Quarter-Dollars....." "	69,232	20,008	.....	861,174	144,000
Dimes....." "
Half-Dimes....." "
Three-Cents....." "
MINOR COINS.					
Five-Cents.....No. pieces,
Three-Cents....." "
Two-Cents....." "
Cents....." "	2,820,982	8,948,400	8,167,000	2,671,000
Half-Cents....." "

COINAGE OF THE UNITED STATES.—Continued.

<i>Denomination.</i>	1820.	1821.	1822.	1823.	1824.
GOLD COINS.					
Double-Eagles....No. pieces,
Eagles....." "
Half-Eagles....." "	268,806	84,641	17,796	12,485	17,840
Three-Dollars....." "
Quarter-Eagles....." "	6,448	.....	.....	2,600
Dollars....." "

COINAGE OF THE UNITED STATES.—Continued.

<i>Denomination.</i>	1820.	1821.	1822.	1823.	1824.
SILVER COINS.					
Dollars.....No. pieces,	.....	.....	.....	.....	.....
Half-Dollars....." "	751,122	1,306,797	1,559,573	1,694,200	3,504,9
Quarter-Dollars....." "	127,444	216,851	64,080	17,800	.....
Dimes....." "	942,587	1,186,512	100,000	440,000	.....
Half-Dimes....." "	.....	.....	.....	.....	.....
Three-Cents....." "	.....	.....	.....	.....	.....
MINOR COINS.					
Five-Cents.....No. pieces,	.....	.....	.....	.....	.....
Three-Cents....." "	.....	.....	.....	.....	.....
Two-Cents....." "	.....	.....	.....	.....	.....
Cents....." "	4,407,550	389,000	2,072,339	.....	1,262,0
Half-Cents....." "	.....	.....	.....	.....	.....

COINAGE OF THE UNITED STATES.—Continued.

<i>Denomination.</i>	1825.	1826.	1827.	1828.	1829.
GOLD COINS.					
Double-Eagles... No. pieces,	.....	.....	.....	.....	.....
Eagles....." "	.....	.....	.....	.....	.....
Half-Eagles....." "	29,060	18,069	24,913	28,029	57,4
Three-Dollars....." "	.....	.....	.....	.....	.....
Quarter-Eagles....." "	4,434	760	2,300	.....	3,40
Dollars....." "	.....	.....	.....	.....	.....
SILVER COINS.					
Dollars.....No. pieces,	.....	.....	.....	.....	.....
Half-Dollars....." "	2,943,166	4,004,180	5,493,400	3,075,200	3,712,15
Quarter-Dollars....." "	168,000	.....	41,000	92,000	.....
Dimes....." "	510,000	.....	1,215,000	125,000	770,00
Half-Dimes....." "	.....	.....	.....	.....	1,231,00
Three-Cents....." "	.....	.....	.....	.....	.....
MINOR COINS.					
Five-Cents.....No. pieces,	.....	.....	.....	.....	.....
Three-Cents....." "	.....	.....	.....	.....	.....
Two-Cents....." "	.....	.....	.....	.....	.....
Cents....." "	1,461,100	1,517,425	2,367,732	2,260,624	1,414,50
Half-Cents....." "	63,000	234,000	.....	606,000	487,00

COINAGE OF THE UNITED STATES.—Continued.

<i>Denomination.</i>	1830.	1831.	1832.	1833.	1834.
GOLD COINS.					
Double-Eagles... No. pieces,	.....	.....	.....	.....	.....
Eagles....." "	.....	.....	.....	.....	.....
Half-Eagles....." "	126,851	140,594	157,487	193,630	732,16
Three-Dollars....." "	.....	.....	.....	.....	.....
Quarter-Eagles....." "	4,540	4,520	4,400	4,160	117,37
Dollars....." "	.....	.....	.....	.....	.....
SILVER COINS.					
Dollars.....No. pieces,	.....	.....	.....	.....	.....
Half-Dollars....." "	4,764,800	5,873,660	4,797,100	5,206,000	6,412,00
Quarter-Dollars....." "	.....	398,000	320,000	156,000	296,000
Dimes....." "	510,000	771,350	522,500	485,000	635,000
Half-Dimes....." "	1,240,000	1,242,700	965,000	1,370,000	1,480,000
Three-Cents....." "	.....	.....	.....	.....	.....
MINOR COINS.					
Five-Cents.....No. pieces,	.....	.....	.....	.....	.....
Three-Cents....." "	.....	.....	.....	.....	.....
Two-Cents....." "	.....	.....	.....	.....	.....
Cents....." "	1,711,500	3,359,260	2,362,000	2,739,000	1,855,100
Half-Cents....." "	.....	2,200	.....	154,000	120,000

The result of careful observation and experiment shows the average diminution from natural abrasion of the whole body of silver currency, when in actual circulation, to be about 1 per cent. in twelve years; Quarter-Dollars and Dimes show a greater percentage of loss than Half-Dollars.

COINAGE OF THE UNITED STATES.—Continued.

<i>Denomination.</i>	1835.	1836.	1837.	1838.	1839.
GOLD COINS.					
Double-Eagles....No. pieces,	.....	.....	.....	.....	.....
Eagles....." "	.....	.....	.....	7,200	38,248
Half-Eagles....." "	371,534	553,147	207,121	320,057	160,549
Three-Dollars....." "	.....	.....	.....	.....	.....
Quarter-Eagles...." "	131,402	547,986	45,080	54,924	68,240
Dollars....." "	.....	.....	.....	.....	.....
SILVER COINS.					
Dollars.....No. pieces,	.....	1,000	.....	.....	800
Half-Dollars....." "	5,352,006	6,546,200	3,629,820	3,546,000	3,434,561
Quarter-Dollars...." "	1,952,000	472,000	252,400	832,000	491,146
Dimes....." "	1,410,000	1,190,000	1,042,000	2,394,980	2,294,715
Half-Dimes....." "	2,760,000	1,900,000	2,276,000	2,255,000	2,129,150
Three-Cents....." "	.....	.....	.....	.....	.....
MINOR COINS.					
Five-Cents.....No. pieces,	.....	.....	.....	.....	.....
Three-Cents....." "	.....	.....	.....	.....	.....
Two-Cents....." "	.....	.....	.....	.....	.....
Cents....." "	3,878,400	2,111,000	5,558,300	6,370,200	3,128,661
Half-Cents....." "	141,000	396,000	.....	.....	.....

COINAGE OF THE UNITED STATES.—Continued.

<i>Denomination.</i>	1840.	1841.	1842.	1843.	1844.
GOLD COINS.					
Double-Eagles... No. pieces,	.....	.....	.....	.....	.....
Eagles....." "	47,338	65,631	108,907	250,624	125,061
Half-Eagles....." "	209,672	76,145	131,066	855,085	817,655
Three-Dollars....." "	.....	.....	.....	.....	.....
Quarter-Eagles...." "	61,425	21,825	35,908	590,853	35,738
Dollars....." "	.....	.....	.....	.....	.....
SILVER COINS.					
Dollars.....No. pieces,	61,005	173,000	184,618	165,100	20,000
Half-Dollars....." "	2,291,108	711,000	2,969,644	6,112,000	3,771,000
Quarter-Dollars...." "	613,327	572,000	857,000	1,613,600	1,161,000
Dimes....." "	2,533,580	3,630,000	3,807,500	1,520,000	72,509
Half-Dimes....." "	2,279,085	1,965,000	1,165,000	1,165,000	651,000
Three-Cents....." "	.....	.....	.....	.....	.....
MINOR COINS.					
Five-Cents.....No. pieces,	.....	.....	.....	.....	.....
Three-Cents....." "	.....	.....	.....	.....	.....
Two-Cents....." "	.....	.....	.....	.....	.....
Cents....." "	2,462,700	1,597,967	2,883,590	2,428,320	2,398,752
Half-Cents....." "	.....	.....	.....	.....	.....

COINAGE OF THE UNITED STATES.—Continued.

<i>Denomination.</i>	1845.	1846.	1847.	1848.	1849.
GOLD COINS.					
Double-Eagles...No. pieces,	.....	.....	.....	.....	.....
Eagles....." "	73,653	101,875	1,433,764	181,334	677,518
Half-Eagles....." "	548,728	546,081	1,080,337	372,712	236,929
Three-Dollars....." "	.....	.....	.....	.....	.....
Quarter-Eagles...." "	110,511	111,709	192,824	39,445	44,459
Dollars....." "	.....	.....	.....	.....	936,789
SILVER COINS.					
Dollars.....No. pieces,	24,500	169,600	140,750	15,000	62,600
Half-Dollars....." "	2,683,000	4,514,000	3,740,000	3,760,000	3,562,000
Quarter-Dollars...." "	922,000	510,000	1,222,000	146,000	340,000
Dimes....." "	1,985,000	31,300	245,000	451,500	1,139,000
Half-Dimes....." "	1,564,000	27,000	1,274,000	1,268,000	1,449,000
Three-Cents....." "	.....	.....	.....	.....	.....

11,000,000 in gold coin weighs 53,750 troy ounces, or 3,685.71 avoirdupois lbs. equal to, at 2,000 pounds to the ton, 1 ton, 16 cwt., 86 lbs.

COINAGE OF THE UNITED STATES.—Continued.

<i>Denomination.</i>	1845.	1846.	1847.	1848.	1849.
MINOR COINS.					
Five-Cents....No. pieces,
Three-Cents....." "
Two-Cents....." "
Cents....." "	3,894,804	4,120,800	6,183,669	6,415,799	4,178,507
Half-Cents....." "	39,831

COINAGE OF THE UNITED STATES.—Continued.

<i>Denomination.</i>	1850.	1851.	1852.	1853.	1854.
GOLD COINS.					
Double-Eagles....No. pieces,	1,311,261	2,402,155	2,248,026	1,532,326	902,617
Eagles....." "	348,951	439,328	281,106	252,253	230,576
Half-Eagles....." "	172,032	530,391	787,927	461,019	202,634
Three-Dollars....." "	.....	.....	.....	.....	163,738
Quarter-Eagles....." "	858,219	1,546,985	1,813,181	1,407,846	758,552
Dollars....." "	511,301	3,658,820	2,201,145	4,884,149	1,657,012
SILVER COINS.					
Dollars.....No. pieces,	47,500	1,300	1,100	46,110	33,140
Half-Dollars....." "	2,688,000	602,750	221,180	4,961,168	8,222,000
Quarter-Dollars....." "	602,800	248,000	273,080	16,586,226	13,864,000
Dimes....." "	2,441,500	1,426,500	1,965,500	13,273,100	6,240,000
Half-Dimes....." "	1,645,000	1,641,000	1,260,500	15,705,020	7,300,000
Three-Cents....." "	.....	6,167,400	18,668,500	11,400,000	661,000
MINOR COINS.					
Five-Cents.....No. pieces,	.....	.....	.....	.....	.....
Three-Cents....." "	.....	.....	.....	.....	.....
Two-Cents....." "	.....	.....	.....	.....	.....
Cents....." "	4,426,844	9,889,707	5,068,094	6,641,131	4,236,156
Half-Cents....." "	39,806	147,636	.....	129,647	55,279

COINAGE OF THE UNITED STATES.—Continued.

<i>Denomination.</i>	1855.	1856.	1857.	1858.	1859.
GOLD COINS.					
Double-Eagles....No. pieces,	1,231,841	1,513,875	702,815	1,401,944	811,836
Eagles....." "	148,701	148,490	12,916	62,900	14,600
Half-Eagles....." "	251,418	850,333	184,722	154,555	81,342
Three-Dollars....." "	57,133	60,610	12,832	22,059	11,524
Quarter-Eagles....." "	240,280	485,204	128,186	206,293	85,204
Dollars....." "	824,883	1,788,996	593,532	230,361	259,063
SILVER COINS.					
Dollars.....No. pieces,	26,000	63,500	94,000	.....	228,500
Half-Dollars....." "	4,569,450	3,807,000	228,000	8,860,000	8,011,000
Quarter-Dollars....." "	3,445,400	8,518,000	2,332,000	12,079,000	5,712,000
Dimes....." "	2,075,000	6,960,000	4,890,000	2,260,000	2,290,000
Half-Dimes....." "	2,350,000	5,980,000	3,940,000	6,540,000	3,900,000
Three-Cents....." "	189,000	1,458,000	.....	1,266,000	1,380,000
MINOR COINS.					
Five-Cents.....No. pieces,	.....	.....	.....	.....	.....
Three-Cents....." "	.....	.....	.....	.....	.....
Two-Cents....." "	.....	.....	.....	.....	.....
Cents....." "	1,574,829	2,690,463	6,338,456	23,400,000	30,700,000
Half-Cents....." "	56,450	40,415	35,090	.....	.....

COINAGE OF THE UNITED STATES.—Continued.

<i>Denomination.</i>	1860.	1861.	1862.	1863.	1864.
GOLD COINS.					
Double-Eagles....No. pieces,	772,940	2,965,821	1,812,375	1,019,386	1,073,282
Eagles....." "	84,213	55,206	97,299	12,658	8,590
Half-Eagles....." "	72,229	90,518	657,432	23,402	10,300
Three-Dollars....." "	20,402	6,072	5,785	39	5,490
Quarter-Eagles....." "	51,553	135,376	1,283,249	24,990	9,434
Dollars....." "	93,215	15,521	1,799,259	1,950	6,750

COINAGE OF THE UNITED STATES.—Continued.

Denomination.	1860.	1861.	1862.	1863.	1864.
SILVER COINS.					
Dollars.....No. pieces,	600,530	559,900	1,750	31,400	23,170
Half-Dollars....." "	3,254,800	1,919,800	3,570,850	1,967,280	967,970
Quarter-Dollars....." "	1,321,800	3,086,200	2,923,750	455,880	89,970
Dimes....." "	966,000	1,673,000	1,584,050	340,710	140,870
Half-Dimes....." "	1,930,000	2,787,000	2,352,550	164,460	90,570
Three-Cents....." "	438,000	265,000	608,350	98,460	870
MINOR COINS. †					
Five-Cents.....No. pieces,	.....	.....	.....	.....	.....
Three-Cents....." "	.....	.....	.....	.....	.....
Two-Cents....." "	.....	.....	.....	.....	1,822,500
Cents....." "	34,200,000	10,166,000	11,600,000	47,845,000	42,785,000
Half-Cents....." "	.....	.....	.....	.....	.....

COINAGE OF THE UNITED STATES.—Continued.

Denomination.	1865.	1866.	1867.	1868.	1869.
GOLD COINS.					
Double-Eagles... No. pieces,	1,243,980	1,374,745	1,896,270	885,290	1,068,525
Eagles....." "	9,375	87,610	5,115	15,550	20,935
Half-Eagles....." "	17,215	60,150	80,895	30,750	45,785
Three-Dollars....." "	3,855	4,080	2,625	4,900	2,525
Quarter-Eagles....." "	14,001	49,191	2,922	29,650	42,345
Dollars....." "	7,225	7,130	5,225	10,550	5,925
SILVER COINS.					
Dollars.....No. pieces,	32,900	58,550	57,000	54,800	231,350
Half-Dollars....." "	1,106,200	1,159,050	1,794,900	1,893,500	1,123,350
Quarter-Dollars....." "	110,600	88,850	72,700	149,900	92,534
Dimes....." "	171,600	210,650	136,700	733,150	239,060
Half-Dimes....." "	97,600	214,650	8,700	485,800	10,550
Three-Cents....." "	20,600	22,650	4,700	4,000	4,950
MINOR COINS.					
Five-Cents.....No. pieces,	.....	1,324,800	31,250,000	28,902,000	22,025,000
Three-Cents....." "	3,531,000	9,009,000	3,847,000	3,510,000	2,146,000
Two-Cents....." "	26,780,000	6,149,000	8,494,400	3,066,500	1,730,750
Cents....." "	54,180,000	18,708,000	11,375,000	9,856,500	7,881,000
Half-Cents....." "	.....	.....	.....	.....	.....

COINAGE OF THE UNITED STATES.—Continued.

Denomination.	1870.	1871.	1872.	1873.	1874.
GOLD COINS.					
Double-Eagles... No. pieces,	1,100,924	1,045,962	969,925	1,738,275	2,414,195
Eagles....." "	8,913	16,325	25,480	20,465	58,348
Half-Eagles....." "	18,925	31,725	48,740	47,505	161,956
Three-Dollars....." "	3,535	3,340	2,080	25	41,820
Quarter-Eagles....." "	14,055	21,360	29,030	15,625	206,460
Dollars....." "	9,335	3,940	1,030	2,525	323,920
SILVER COINS.					
Dollars.....No. pieces,	588,308	657,929	1,112,961	977,150	*3,588,900
Half-Dollars....." "	2,018,750	2,485,542	2,972,985	2,899,550	2,877,860
Quarter-Dollars....." "	92,190	119,887	220,385	697,450	1,834,062
Dimes....." "	981,850	107,075	2,224,715	4,190,400	4,972,558
Half-Dimes....." "	964,470	287,925	3,155,085	3,508,850	.....
Three-Cents....." "	8,850	4,325	2,085	850	.....
MINOR COINS.					
Five-Cents..... No. pieces,	9,750,000	8,439,000	1,784,000	7,048,000	4,887,000
Three-Cents....." "	1,423,000	921,000	611,000	1,144,000	988,000
Two-Cents....." "	1,144,500	1,105,250	308,500	.....	.....
Cents....." "	5,836,500	6,207,500	932,000	10,733,000	13,739,500
Half-Cents....." "	.....	.....	.....	.....	.....

* Trade Dollars.

Amount of Coin in United States Treasury, officially reported on February 24, 1876, was: Gold Coin (not obligated) \$13,341,423.76; Silver Coin and Bullion, \$14,198,618.70; Total Coin and Bullion, \$27,539,042.46.

COINAGE OF THE UNITED STATES—Continued.

<i>Denomination.</i>	1875.	<i>Denomination.</i>	1875.
GOLD COINS.		SILVER COINS.	
Double-Eagles....No. pieces.	1,637,407	Dimes.....No. pieces.	8,895,66
Eagles....." "	59,984	Half-Dimes....." "	.....
Half-Eagles....." "	40,781	Three Cents....." "	.....
Three-Dollars....." "	20	MINOR COINS.†	
Quarter-Eagles....." "	900	Five Cents.....No. pieces.	1,893,00
Dollars....." "	20	Three Cents....." "	418,00
SILVER COINS.		Two Cents....." "	.....
Dollars.....No. pieces.	*5,697,500	Cents....." "	12,318,36
Half-Dollars....." "	5,707,000	Half Cents....." "	.....
Quarter-Dollars....." "	‡2,495,800	.....	.....

* Trade Dollars. † Twenty-Cent Pieces, 27,816.

† Minor Coins embrace all coins made from copper alone, or from copper and nickel, or from mixed metals.

<i>Denomination.</i>	1876.	<i>Denomination.</i>	1876.
GOLD COINS.		SILVER COINS.	
Double-Eagles....No. pieces.	1,894,836	Twenty Cents....No. pieces.	1,317,900
Eagles....." "	15,361	Dimes....." "	36,391,46
Half-Eagles....." "	14,360	Half-Dimes....." "	.....
Three Dollars....." "	21,220	Three Cents....." "	.....
Quarter-Eagles....." "	45	MINOR COINS.	
Dollars....." "	3,645	Five Cents.....No. pieces.	.....
SILVER COINS.		Three Cents....." "	.....
Trade Dollars....No. pieces.	6,132,050	Two Cents....." "	.....
Dollars....." "	.....	Cents....." "	6,370,20
Half-Dollars....." "	9,971,050	Half-Cents....." "	.....
Quarter-Dollars....." "	16,425,050	.....	.....

TRANSFER AND DIVIDEND DAYS AT THE BANK OF ENGLAND, 1877.

Dividends are now payable at the Bank the day after they fall due, and need no longer be received personally or by power of attorney, and are paid in one of the following modes:—

I. To the stockholders personally, or to their attorneys, at the Bank of England. [Stockholders may arrange for the receipt of their dividends, free of charge, at any of the country branches, on application to the agent.]

II. By transmission of dividend-warrants by post at the risk of the stockholder, under the following regulations:—

1. Any stockholder residing within the United Kingdom who desires to have his dividend-warrant sent to his address by post, must fill up a form of application, to be obtained at the Bank or at any of its country branches.

2. In the case of joint accounts, the application must be signed by all the members of the account, directing the warrant to be sent to one of them at a given address.

3. Post dividend-warrants will be crossed "& Co.," and will only be payable through a banker. They will be drawn to the order of the stockholder, and must be endorsed.

UNITED STATES STAMP DUTIES.

Checks, Drafts, Orders, etc., if paid by Bank, Banker, or Trust Company, are subject to a Stamp Duty of 2 cents. All other instruments and papers are exempt.

INSTRUMENTS SUBJECT TO STAMP DUTIES IN THE U. S.

SECTION 15, of the Act of Congress of February 8, 1875, provides, that checks, etc., drawn on TIME, are liable to the stamp tax, as well as those payable at sight or on demand; also receipts and all other vouchers taken by banks, bankers, or trust companies, for the payment of money by them. All vouchers must have a two-cent stamp affixed before presentation.

"Elliot's Funding System" gives a list of fifty-five Banks in the United States, with an aggregate capital of \$67,036,265, which failed in 1841, the whole amount stated proving a total loss.

NAME, LOCATION, PAR VALUE OF STOCK, CAPITAL, DIVIDEND PERIODS, Etc., OF THE NATIONAL BANKS LOCATED IN NEW YORK CITY.

When org'n ized.	Name.	Location.	Capital.		Divi- dends pay- able.
			Par Val. of Stock.	Amount Paid up.	
1838..	American Exchange	128 Broadway	\$100	\$5,000,000	M & N
1865..	Bowery	62 Bowery	100	250,000	J " J
1849..	Broadway	237 Broadway	25	1,000,000	J " J
1830..	Butchers and Drovers'	124 Bowery	25	800,000	J " J
1864..	Central	322 Broadway	100	2,000,000	J " J
1851..	Chatham	196 Broadway	25	450,000	J " J
1824..	Chemical	270 Broadway	100	300,000	Ev. 2 M
1851..	Citizens'	401 Broadway	25	60,000	J & J
1812..	City	52 Wall Street	100	1,000,000	Q — F
1839..	Commerce	Nassau St., c. Cedar	100	10,000,000	J & J
1833..	Continental	7 Nassau Street	100	1,500,000	J " J
1852..	East River	682 Broadway	25	350,000	J " J
1864..	Fifth	Third Ave., c. 23d St.	100	150,000	Q — J
1863..	First	94 Broadway	100	500,000	Q — J
1864..	Fourth	14 Nassau St., c. Pine	100	3,750,000	J & J
1824..	Fulton	37 Fulton St., c. Pearl	30	600,000	M " N
1831..	Gallatin	36 Wall Street	50	1,500,000	A " O
1851..	Hanover	33 Nassau Street	100	1,000,000	J " J
1855..	Importers and Traders	247 Broadway	100	1,500,000	J " J
1851..	Irving	287 Greenwich Street	50	500,000	J " J
1832..	Leather Manufacturers'	29 Wall Street	100	600,000	J " J
1853..	Marine	78 Wall Street	100	400,000	J " J
1852..	Market	286 Pearl, c. Beekman	100	1,000,000	J " J
1869..	Mechanics'	31 Wall Street	25	2,000,000	J " J
1838..	Mechanics' Bank'g Ass'n	38 Wall Street	50	500,000	M " N
1830..	Mechanics and Traders'	153 Bowery	25	600,000	M " N
1850..	Mercantile	191 Broadway	100	1,000,000	M " N
1863..	Merchants'	42 Wall Street	50	3,000,000	J " J
1831..	Merchants' Exchange	257 Broadway	50	1,000,000	J " J
1851..	Metropolitan	108 & 110 Broadway	100	4,000,000	J " J
1784..	New York	48 Wall Street	100	3,000,000	J " J
1865..	New York County	8th Ave., c. 14th St.	100	200,000	J " J
1851..	N. Y. Nat'l Exchange	136 & 138 Chambers St.	100	500,000	J " J
1864..	Ninth	409 Broadway	100	1,500,000	J " J
1856..	Park	216 Broadway	100	2,000,000	J " J
1813..	Phenix	45 Wall Street	20	1,000,000	J " J
1851..	Republic	2 Wall Street	100	2,000,000	F " A
1852..	St. Nicholas	7 Wall Street, c. New	100	1,000,000	F " A
1833..	Seventh Ward	234 Pearl Street	100	300,000	J " J
1863..	Second	5th Ave., c. 23d St.	100	300,000	J " J
1852..	Shoe and Leather	241 Broadway	100	1,000,000	J " J
1864..	Sixth	1300 Broadway, c. 35th	100	200,000	J " J
1836..	State of New York	31 William Street	100	800,000	M " N
1864..	Tenth	Nassau, c. Pine St.	100	1,000,000	J " J
1863..	Third	29 Pine Street	100	1,000,000	J " J
1823..	Tradesmen's	291 Broadway	40	1,000,000	J " J
1811..	Union	34 Wall Street	50	1,500,000	M " N

NOTE.—Total number of National Banks located in New York City, 47.

TOTAL (U. S.) COTTON CROP EACH YEAR, 1826-1876.

Years.	Bales.	Years.	Bales.	Years.	Bales.	Years.	Bales.
1875-76....	4,669,228	1860-61....	3,656,086	1848-49....	2,728,596	1836-37....	1,422,930
1874-75....	3,833,000	1859-60....	4,669,770	1847-48....	2,347,634	1835-36....	1,360,752
1873-74....	4,170,388	1858-59....	3,851,481	1846-47....	1,778,651	1834-35....	1,254,328
1872-73....	3,990,508	1857-58....	3,113,962	1845-46....	2,100,537	1833-34....	1,205,324
1871-72....	2,974,351	1856-57....	2,939,519	1844-45....	2,394,503	1832-33....	1,070,438
1870-71....	4,352,317	1855-56....	3,527,845	1843-44....	2,030,409	1831-32....	987,487
1869-70....	3,154,946	1854-55....	2,847,339	1842-43....	2,378,875	1830-31....	1,038,848
1868-69....	2,430,039	1853-54....	2,930,027	1841-42....	1,683,574	1829-30....	976,845
1867-68....	2,593,993	1852-53....	3,262,882	1840-41....	1,634,945	1828-29....	870,415
1866-67....	2,019,774	1851-52....	3,015,029	1839-40....	2,177,835	1827-28....	727,593
1865-66....	2,193,987	1850-51....	2,355,257	1838-39....	1,360,532	1826-27....	957,281
1864-65....	no rec'd	1849-50....	2,096,706	1837-38....	1,801,497	.....	.....

NAME, LOCATION, CAPITAL, PAR VALUE OF STOCK, YEAR ORGANIZED, &c., OF STATE BANKS IN N. Y. CITY.

Year Orga- nized.	Name.	Location.	* Capital, Amount.	Par v'lue St'ck	† Div'd Month
1852..	America.....	46 Wall St.....	\$3,000,000	\$190	J & J
1854..	Bull's Head.....	340 Third Av.....	200,000	10	Q—Jan
1875..	Commercial.....	44 Pine St.....	200,000	100	J & J
1852..	Corn Exchange.....	13 William St.....	1,000,000	100	F "
1871..	Dry Goods.....	347 Broadway.....	1,000,000	100	J "
1867..	Eleventh Ward.....	147 Av. D, c. 11th St.	200,000	25	J "
1875..	Fifth Avenue.....	5th Av., cor. 44th St.	100,000	100	—
1875..	Grand Central.....	3d Av., cor 47th St.	100,000	25	—
1869..	Germania.....	185 Bowery.....	200,000	100	M & S
1870..	German-American.....	120 Broadway.....	1,000,000	100	F "
1872..	German Exchange.....	245 Bowery.....	200,000	100	M "
1855..	Greenwich.....	102 Hudson St.....	200,000	25	M "
1869..	Grocers'.....	59 Barclay St.....	300,000	40	J "
1868..	Harlem.....	2291 Third Av.....	100,000	100	M "
1870..	Loaners'.....	22 Nassau St.....	500,000	100	F "
1799..	Manhattan Co.....	40 Wall St.....	2,050,000	50	F "
1859..	Manuf'rs & Merchants'.....	561 Broadway.....	300,000	100	J "
1871..	Metropolis.....	31 Union Sq. c. 16th St	500,000	100	J "
1870..	Murray Hill.....	558 Third Av.....	200,000	100	A "
1832..	Nassau.....	137 Nassau St.....	1,000,000	100	M "
1870..	Island City.....	8th Av., cor. 23d St..	100,000	50	J "
1869..	North America.....	44 Wall St.....	1,000,000	100	J "
1842..	North River.....	187 Greenwich St....	400,000	50	J "
1853..	Oriental.....	122 Bowery, c. Grand	800,000	25	J "
1869..	Pacific.....	470 Broadway.....	422,760	50	Q—
1851..	Peoples'.....	395 Canal St.....	412,500	25	J "
1872..	Produce.....	Park Pl., c. Church.	250,000	100	J "
1869..	West Side.....	8th Av., cor. 34th St.	200,000	100	J "

NOTE.—Total specie held in Jan. 1877, by the above State banks, 28 in number, is \$1,272,844.40.

* Total number of State Banks 28, with a capital of \$14,235,200, paid up.

† Abbreviations—J. & J. January and July. Q.—F. Quarterly from February, M. & N. May and November. M. & S. March and September, &c.

NAME, POPULATION, TOTAL DEBT, ASSESSED & ACTUAL VALUATION, &c., OF LEADING EASTERN & WESTERN CITIES, AND TOWNS LOCATED IN THE U. S.

Name.	Total Debt 1876.	Assessed Value 1876.	Actual Val'tion '76	Population 1876.
Augusta, Ga.	2,100,000	.....	.....	.....
Chelsea, Mass.	1,500,000	19,000,000	.....	21,000
Detroit, Mich.	1,100,000	27,744,630	92,582,100	101,083
Hoboken, N. J.	370,000	758,000	.....	.....
Dubuque, Iowa.....	.....	20,000,000	.....	25,000
Galveston, Texas.....	873,000	.....	.....	.....
Hudson Co., N. J.....	1,200,000	95,000,000	190,000,000	170,000
Long Island City, N. Y.....	850,000	6,000,000	35,000,000	20,000
Meriden, Conn.....	475,000	7,104,601	18,000,000	14,000
Mamaroneck, N. Y.....	134,784	.....	.....	.....
Memphis, Tenn.....	2,074,872	32,000,000	.....	40,230
Mobile, Ala.....	2,506,000	.....	18,272,541	38,000
Portland, M. E.	6,482,800	18,708,509	30,650,364	34,413
New Brunswick, N. J.....	1,215,000	7,000,000	30,000,000	17,000
Orange, N. J.....	271,000	.....	.....	18,000 *
Paterson, N. J.....	1,357,500	23,000,000	46,000,000	40,000
Passaic, N. J.....	112,254	4,500,000	9,000,000	4,641
St. Louis City, Mo.....	16,318,000	164,394,010	.....	\$10,864
St. Louis Co.....	6,820,000	.....	.....	.....
St. Paul, Minn.....	1,230,262	13,194,285	65,971,425	33,237
Yonkers, N. Y.....	1,150,518	21,900,000	32,850,000	17,500
St. Joseph, Mo.....	1,380,900	11,000,000	.....	19,565
Norfolk, Va.....	2,150,014	.....	.....	.....
Nashville, Tenn.....	1,737,282	13,625,775	.....	60,000 *
Milwaukee, Wis.....	2,298,832	43,545,000	.....	101,000
Louisville, Ky. *	5,149,375	79,000,000	100,000,000	.....
Columbus, Ga.....	582,500	.....	\$ 3,923,575	.....
Elizabeth, N. J.....	5,000,000	16,000,000	32,000,000	25,000
Cleveland, Ohio.....	8,086,900	73,305,277	.....	.....
Bangor, Me.....	2,745,000	11,052,211	.....	.....

* Less Sinking Fund.

§ Real-Estate.

**NAME, LOCATION, PAR VALUE OF STOCK, CAPITAL,
DIVIDEND MONTHS, ETC., OF BANKS LOCATED
IN PHILADELPHIA.**

<i>Year Organized.</i>	<i>BANKS.</i>	<i>Where located.</i>	<i>Par value of Stock.</i>	<i>Capital Stock.</i>	<i>Dividend Months.</i>	<i>Surplus Funds.</i>
1781	Bank of North America.....	307 Chestnut Street.....	100	\$1,000,000	J. & J.	\$1,000,000
1864	Central National Bank.....	4th, near Chestnut.....	100	750,000	M. & N.	585,000
1853	City National Bank.....	32 N. 6th.....	50	400,000	"	280,000
1869	Commercial National Bank.....	314 Chestnut.....	50	810,000	"	229,178
1857	Commonwealth National Bank.....	400 Walnut.....	50	260,000	"	18,969
1853	Consolidation National Bank.....	331 Third.....	30	300,000	M. & N.	286,128
1858	Corn Exchange National Bank.....	Chestnut, cor. 2d.....	50	500,000	M. & N.	200,000
1807	Farmers and Merchants' National Bank.....	427 Chestnut.....	100	2,000,000	"	500,000
1833	Girard National Bank.....	S. 3d, op. Dock St.....	40	1,000,000	"	600,000
1871	Keystone National Bank.....	1326 Chestnut.....	50	200,000	"	10,169
1814	Kensington National Bank.....	969 Beach.....	50	250,000	M. & N.	150,000
1852	Manufacturers' National Bank.....	23 N. 3d.....	25	1,000,000	"	200,000
1810	Mechanics' National Bank.....	22 3d St.....	20	800,000	"	200,000
1882	National Bank of Commerce.....	211 Chestnut.....	50	250,000	"	50,000
1814	National Bank of Germantown.....	480 Germantown Avenue.....	50	200,000	"	100,000
1810	National Bank of the Northern Liberties.....	Vine, c. Third.....	50	500,000	"	500,000
1865	National Bank of the Republic.....	330 Chestnut.....	100	800,000	"	69,118
1871	National Security Bank.....	7th and Girard Avenue.....	100	250,000	"	31,100
1838	Penn National Bank.....	6th cor. Vine St.....	50	500,000	J. & J.	110,000
1803	Philadelphia National Bank.....	419 to 421 Chestnut.....	100	1,500,000	M. & N.	750,000
1825	Southwark National Bank.....	610 S. 2d St.....	50	250,000	"	150,000
1854	Union National Bank.....	N. E. cor. 3d & Arch.....	50	500,000	"	100,000
1852	Western National Bank.....	406 Chestnut.....	50	400,000	"	200,000
1863	First National Bank.....	315 Chestnut.....	100	1,000,000	J. & J.	600,000
1863	Second National Bank.....	434 Frankford Road.....	100	300,000	M. & N.	90,000
1863	Third National Bank.....	Market, c. 15th St.....	100	300,000	"	60,000
1853	Sixth National Bank.....	2d c. Pine.....	100	150,000	"	85,000
1866	Seventh National Bank.....	Market c. 4th.....	100	250,000	M. & N.	13,000
1864	Eighth National Bank.....	2d c. Girard Ave.....	100	275,000*	J. & J.	282,714
1864	West Philadelphia Bank.....	868 Market Street.....	100	64,600	M. & N.	17,000
1872	Merchants' Exchange.....	181 S. 3d Street.....	100	100,000	"	"
1870	People's Bank.....	435 Chestnut.....	100	150,000	"	"
1846	Tradesmen National Bank.....	113 S. 3d St.....	50	200,000	M. & N.	500,000
1868	Union Banking Company.....	310 Chestnut.....	100	400,000	M. & N.	"
1871	Twenty-second Ward Bank.....	450 Germantown Ave.....	50	100,000	J. & J.	8,000
1870	Spring Garden Bank.....	12th St. c. Spring Garden.....	100	134,000	M. & N.	27,000
1873	U. S. Banking Co.....	10th and Chestnut.....	100	300,000	"	"
1876	Centennial National Bank.....	Market and 3d Street.....	100	300,000	"	27,958

NAME, PAR VALUE, CAPITAL STOCK, SURPLUS AND UNDIVIDED PROFITS OF BOSTONNAT'L BANKS.

<i>Name of Banks.</i>	<i>Par value</i>	<i>Capital Stock.</i>	<i>Surplus. 1876.</i>	<i>Undivided Profits.</i>
First National.....	100	\$1,000,000	\$1,000,000.00	\$156,482.00
Second National.....	100	1,600,000	750,000.00	58,130.20
Third National.....	100	300,000	120,000.00	8,682.00
Fourth National.....	100	200,000	2,000.00	4,760.00
Atlantic National.....	100	750,000	300,000.00	51,612.00
Atlas National.....	100	1,500,000	300,000.00	94,530.20
Blackstone National..	100	2,000,000	352,000.00	80,151.20
Blue Hill National.....	100	300,000	33,285.64	17,412.00
Boston National.....	100	1,000,000	285,109.10	17,431.20
Boylston National.....	100	700,000	150,000.00	76,348.20
Broadway National.....	100	200,000	34.90	8,955.20
Bunker Hill National.....	100	500,000	250,000.00	131,380.20
Central National.....	100	500,000	9,000.00	14,825.00
Columbian National.....	100	1,000,000	400,000.00	51,448.20
Continental National.....	100	1,000,000	100,000.00	20,864.20
Eleventh Ward National	100	300,000	12,000.00	15,734.40
Eliot National.....	100	1,000,000	200,000.00	21,212.20
Everett National.....	100	400,000	64,681.96	21,176.20
Faneuil Hall National.....	100	1,000,000	250,000.00	68,330.00
First Ward National.....	100	300,000	5,500.00	10,052.00
Freeman's National.....	100	800,000	160,000.00	27,272.60
Globe National.....	100	1,000,000	230,000.00	41,483.00
Hamilton National.....	100	750,000	150,000.00	49,303.00
Howard National.....	100	1,000,000	164,000.00	37,998.20
Manufacturers' National.....	100	500,000	13,000.00	11,392.00
Market National.....	100	800,000	101,055.02	41,854.18
Massachusetts National.....	250	800,000	160,000.00	62,175.50
Maverick National.....	100	400,000	175,000.00	46,421.40
Mechanics' National.....	100	250,000	60,000.00	7,666.40
Merchandise National.....	100	500,000	3,000.00	18,795.20
Merchants' National.....	100	3,000,000	1,050,000.00	135,291.45
Metropolitan National.....	100	500,000	.....	6,351.20
Monument National.....	100	150,000	130,000.00	33,879.10
Mount Vernon National.....	100	200,000	40,000.00	32,113.80
National Bank of Brighton.....	100	300,000	50,000.00	11,015.17
National Bank of Commerce.....	100	2,000,000	600,000.00	78,942.73
National Bank of Commonwealth	100	500,000	100,000.00	29,781.46
National Bank of North America.	100	1,000,000	117,223.71	30,355.12
National Bank of Redemption.....	100	1,000,000	500,000.00	70,189.20
National Bank of Republic.....	100	1,500,000	300,000.00	144,628.43
National City.....	100	1,000,000	119,649.96	143,226.48
National Eagle.....	100	1,000,000	200,000.00	28,694.84
National Exchange.....	100	1,000,000	700,000.00	164,980.43
National Hide and Leather.....	100	1,500,000	153,300.00	30,823.28
National Market of Brighton.....	100	250,000	100,000.00	64,975.35
National Revere.....	100	2,000,000	257,000.00	72,005.25
National Rockland of Roxbury...	100	300,000	150,000.00	17,661.17
National Security.....	100	200,000	140,000.00	16,596.95
National Union.....	100	1,000,000	500,000.00	35,079.65
National Webster.....	100	1,500,000	155,100.00	46,188.41
New England National.....	100	1,000,000	432,271.83	25,089.32
North National.....	100	1,000,000	300,000.00	95,322.51
Old Boston National.....	50	900,000	180,000.00	110,003.26
People's National.....	100	300,000	180,000.00	20,037.12
Shawmut National.....	100	1,000,000	200,000.00	84,236.07
Shoe and Leather National.....	100	1,000,000	200,000.00	31,909.28
State National.....	100	2,000,000	96,000.00	44,598.85
Suffolk National.....	100	1,500,000	260,000.00	63,661.77
Traders' National.....	100	600,000	94,761.62	11,580.99
Tremont National.....	100	2,000,000	164,589.41	23,578.37
Washington National.....	100	750,000	280,453.25	54,621.85
(No. of Banks, 61.) Total.....	.....	\$54,300,000	\$13,549,956.40	\$3,006,338.26

LEGAL TENDER OF MONEY IN ENGLAND.

The tender of Bank of England Notes is legal in England and Wales for every purpose, and by any (except by the Bank of England itself). No one, however, can be compelled to give change. Silver is not a legal tender for sums over two pounds, nor pence and halfpence for sums over one shilling. Farthings are not a legal tender for more than sixpence.

NAME, LOCATION, PAR VALUE OF STOCK, MARKET PRICES OF STOCK. CAPITAL PAID UP, DIVIDENDS PAID, &c., OF THE BANKS LOCATED IN THE DOMINION OF CANADA—1876-77.

Year Organized.	Name.	Location.	Par Value of Stk	Capital Paid up.	Capital Subscribed.	Surplus Fund.	$\frac{1}{2}\%$ Dividend 1876.	a 1876.	b 1876.
1866..	Canadian Bank of Commerce	52 Wall St., N. Y. & Toronto.	\$50	\$6,000,000	\$6,000,000	\$1,900,000	4%	125@125 $\frac{1}{2}$	125 $\frac{1}{2}$
1836..	British N. A. Bank of Nova Scotia	52 Wall St., N. Y. & London.	50 d	4,866,666	4,866,666	1,170,000	4%	122 d	101
	Consolidated	Montreal.		1,000,000	1,000,000	232,000	4%	98 $\frac{1}{2}$ @100	94 d
1835..	Peoples' of Halifax	Halifax.		3,461,970	3,500,000	200,000	3%		
	Du Peuple.	Halifax.	50	600,000	600,000				
	d'Hochelaga.	Quebec.		1,600,000	1,600,000	200,000	3%		
	Eastern Townships.	Sherbrooke, Quebec.		616,350	800,000		4%		
	Exchange Bank.	Montreal.	30	1,301,612	1,409,000	275,000	4%		
	Hamilton.	Hamilton.	100	1,000,000	1,000,000	55,000	3%		100
	Hyacinthe.	Quebec.	100	641,730	568,600				
	Imperial.	Quebec.		215,680	1,000,000	9,496	4%	98 $\frac{1}{2}$ @100	
	Liverpool.	Halifax.	100	838,422	912,800	25,000	4%	109 $\frac{1}{2}$	
	de Jacques Cartier.	Toronto.	50	855,966	500,000				
	St. Jean.	Quebec.		1,989,820	2,000,000	75,000			34
1864..	f Mechanics.	Montreal.	50	418,940	540,000				
	Merchants' Bank of Commerce	62 Wall St., N. Y. & Montreal	50	745,570	861,700				98 $\frac{1}{2}$
1855..	Molson's Bank.	Halifax.	100	8,168,286	8,697,200	1,000,000	4%	92@93 $\frac{1}{2}$	
1818..	Metropolitan.	Montreal.		900,000	1,000,000	80,000	4%		51
	Metropolitan.	Montreal.	100	779,970	1,000,000	500,000	4%	109@111	111
	St. John, N. B.	61 Wall St., N. Y. & Montreal	200	1,996,715	2,000,000	5,500,000	7%	184@184 $\frac{1}{2}$	185 $\frac{1}{2}$
	National.	Quebec.	100	11,979,800	12,000,000		3%		
	Bank of New Brunswick.	St. John, N. B.	50	585,810	1,000,000	400,000	3 $\frac{1}{2}$ %		
1818..	Ontario Bank.	Quebec.		2,000,000	2,000,000				
	Standard.	New Brunswick.	50	1,000,000	970,250	270,000	4%	127	
	St. Stephen's.	Toronto.	40	2,996,010	3,000,000	525,000	4%	102 $\frac{1}{2}$ @103	
	Toronto.	Ottawa.	100	510,457	539,100	475,000	3 $\frac{1}{2}$ %		
	Union Bank.	Quebec.	100	2,500,000	2,500,000				
	Stadacona.	Toronto.	100	501,250	626,550		6%	81	
	Ville Marie.	New Brunswick.	100	200,000	200,000	1,000,000			
	Yarmouth Bank.	Halifax.	100	2,000,000	2,000,000			182	179 d
	Federal Bank.	Quebec.	100	1,990,956	2,000,000	200,000	3 $\frac{1}{2}$ %		
		Quebec.		984,210	1,000,000				
		Montreal.		755,970	1,000,000				
		Yarmouth.		966,560	400,000				
		Toronto.		948,101	1,000,000	40,000	3 $\frac{1}{2}$ %	100 $\frac{1}{2}$ @101	
				382,825	400,000				

a Market value of stock in Toronto. b Market value of stock in Montreal.

c Issue commercial credits and draw bills of exchange.

d & Sterling.

e Capital stock reduced to \$1,000,000, Dec. 22, 1876, and 5,000 shares, paid up,

accepted from old directors to free them from all liability.

f \$181,619 in return, as published in report of auditor of public accounts.

ENGLISH JOINT-STOCK BANKS.

<i>Year estab.</i>	<i>Name of Bank.</i>	<i>Capital Author- ized.</i>	<i>Sha- res of</i>	<i>Paid-up Capital.</i>	<i>Paid per Share.</i>	<i>Reserve Fund.</i>	<i>Divi- dend 1876.</i>
		£	£	£	£	£	P. C.
1867	Agra Bank (1833) *	1,000,000	10	1,000,000	10	83,488	5
1871	Alliance Bank (1862) *	2,000,000	25	800,000	10	195,000	7
1866	Anglo-Italian Bank *	300,000	20	115,020	10	....	5
1863	Anglo-Austrian Bank	14,000,000	20	2,400,000	12	....	58
1864	Anglo-Egyptian Bank Co. *	1,600,000	20	1,600,000	20	300,000	10
1872	Anglo-Foreign *	1,200,000	20	600,000	10	45,000	7
1873	Anglo-Californian *	600,000	20	300,000	10	30,000	10
1873	Australian Joint Stock B.	600,000	10	500,000	8	75,100	20
1837	Bank of Australasia	1,200,000	20	1,200,000	40	288,500	12
1862	Bank of British Columbia.	500,000	20	346,000	20 & 5	32,500	8
1836	Bank of British N. Amer'a	1,000,000	50	1,000,000	50	231,626	8
1856	Bank of Egypt	250,000	25	250,000	25	115,612	14
1694	Bank of England	14,553,000	100	14,553,000	100	3,621,770	9
1783	Bank of Ireland	3,000,000	100	3,000,000	100	1,072,000	12
1817	Bank of New South Wales	1,000,000	20	1,000,000	20	420,000	17
1825	Bank of Scotland	4,500,000	100	1,000,000	100	410,000	14
1852	Bank of Victoria (Austral'a)	1,000,000	50	500,000	25	230,000	12
1841	Bank of South Australia ..	2,000,000	25	500,000	25	150,000	10
1861	Bank of New Zealand	1,000,000	10	700,000	10	250,000	13
1818	Bank of Montreal	2,475,000	50	2,461,520	41 & 25	1,246,834	14
1866	Bank of Roumania	1,000,000	20	400,000	8	16,370	5
1872	Bank of Constantinople ..	1,000,000	10	600,000	6	....	18
1746	British Linen Co. Bank	1,000,000	100	1,000,000	100	445,292	12
1863	Central Bank of London * ..	1,000,000	10	100,000	5	10,000	8
1853	Chartered Bank of India ..	800,000	20	800,000	20	45,000	5
1854	Chart'd Merc. B'k of India	1,500,000	25	750,000	25	100,713	8
1855	City Bank	1,200,000	20	600,000	10	160,000	8
1836	Colonial Bank	2,000,000	100	600,000	30	84,000	13
1856	Colonial B'k of Australasia	1,000,000	10	437,500	7	55,000	8
1863	Consolidated Bank *	2,000,000	10	800,000	4	135,000	10
1844	Delhi & London Bank	500,000	25	337,625	25	....	4
1863	Eng. B. of Rio de Janeiro *	1,000,000	20	500,000	10	72,500	10
1852	Eng. Scot. & Aust. Chart. B	1,000,000	20	600,000	20	67,500	6
1871	German Bank of London	600,000	10	600,000	10	30,000	6
1865	Hong Kong & Shanghai ..	1,125,000	28½	1,125,000	28½	45,000	6
1862	Imperial Bank	3,000,000	50	675,000	15	95,000	7
1863	Imperial Ottoman Bank ..	10,000,000	20	5,000,000	10	....	...
1839	Ionian Bank, old	300,000	25	204,730	25	60,000	8
1864	Lond. B. Mexico & S. Am.	900,000	30	500,000	20 & 10	....	3
1862	London & River Plate * ..	1,500,000	100	600,000	40	185,000	9
1860	London & S. African Bank	400,000	20	400,000	20	....	1
1862	London & S. Western B. *	1,000,000	100	180,000	20	20,126	14
1841	London & Westminster B.	10,000,000	100	2,000,000	20	764,175	8
1836	London & County Bank	3,750,000	50	1,500,000	20	700,000	16
1836	London Joint Stock Bank ..	4,000,000	50	1,200,000	15	540,859	17
1852	Lond. Chart. B., Australia	1,000,000	20	1,000,000	20	120,000	10
1865	Lond. & San Francisco B.	1,000,000	10	600,000	10	66,000	8
1861	Lond. & Provincial Bank *	1,000,000	10	175,000	5	63,771	12
1872	London & Yorkshire *	2,000,000	10	143,804	2½	....	4
1863	Merch. B'kg. Co. of Lon. *	2,000,000	100	375,000	25	108,000	10
1867	Metropolitan Bank *	400,000	10	400,000	10	....	8
1863	Midland Banking Co. *	1,500,000	100	300,000	20	45,000	9
1858	National Bank of Australia	1,000,000	5	750,000	4	250,000	12
1835	National Bank	2,500,000	50	1,500,000	30	80,000	11
1863	National Bank of India * ..	2,000,000	25	465,250	12½	49,000	5
1825	National Bank of Scotland	5,000,000	100	1,000,000	100	410,000	16
1833	National Prov. B. of Eng.	3,112,500	50 & 20	1,575,000	21, 12 & 8	900,000	21
1864	North Western Bank *	2,000,000	20	405,000	7½	112,000	8
1871	New London & Brazilian *	1,000,000	20	450,000	10	22,000	5
1872	North Eastern *	1,020,000	20	210,000	6	80,000	3
1872	National New Zealand * ..	2,000,000	10	350,000	3½	1,414	6
1851	Oriental Bank	1,500,000	25	1,500,000	25	500,000	10
1825	Provincial B'k of Ireland.	2,040,000	100, 10	540,000	25 & 10	197,318	15
....	Royal Bank of Scotland ..	2,000,000	100	2,000,000	100	534,519	9
1862	Stand. B. of Brit. S. Africa	3,000,000	100	600,000	25	150,000	12
1837	Union Bank of Australia ..	1,250,000	25	1,250,000	25	400,000	16
1839	Union Bank of London	4,500,000	50	1,395,000	15½	412,883	15

ABBREVIATIONS:—Star * means limited liability. B, bank. fl, florins.

The Russian budget for 1877 shows the public revenue for the past year to have amounted to 570,778,000 roubles, and the expenditure to 568,770,000 roubles. The estimated expenditure for 1877 shows an increase of 3,500,000 roubles.

Name of Company.	Location of Mine.	Feet in Mine.	Shares.	Par value	Capital.	Total Am't Ass'tments Levied to '76	Total Am't Div's distb. to Dec. 31, '76
Alpha Consol. Gold & Silver Mining Co....	Gold Hill, Storey Co..... Nevada.....	300	30,000	\$100	\$3,000,000	\$180,000	15,397,240
Belcher Silver Mining Co.....	Gold Hill, Storey Co..... Nevada.....	1,400	104,000	100	10,400,000	660,400	.....
Bertha Gold Co.....	Goochland Co..... Virginia.....	645 acres	30,000	10	300,000	.....	.....
Best & Belcher Mining Co.....	Virginia City..... Nevada.....	515	100,800	100	10,080,000	136,192	.....
Bullion Mining Co.....	Gold Hill, Storey Co..... Nevada.....	943½	100,000	100	10,000,000	1,802,000	.....
Caledonia Silver Mining Co.....	Gold Hill, Storey Co..... Nevada.....	2,188	100,000	100	10,000,000	1,210,000	.....
California Mining Co.....	Gold Hill, Storey Co..... Nevada.....	600	540,000	100	54,000,000	.....	5,400,000
Centennial Gold Mining Co.....	Placer Co..... California.....	66 acres	100,000	10	1,000,000	.....	.....
Chollar-Potosi Mining Company.....	Virginia City..... Nevada.....	1,400	28,000	100	2,800,000	1,282,000	3,080,000
Cleveland Gold Mining Co.....	Central City, Gilpin Co..... Colorado.....	8,715	25,000	10	250,000	.....	120,000
Consolidated Hercules & Roe S. M. Co.....	Clear Creek..... Colorado.....	16,500	100,000	10	1,000,000	.....	.....
Consolidated Imperial Mining Co.....	Virginia City..... Nevada.....	468	500,000	100	50,000,000	125,000	.....
Consolidated North Slope & Evans T. Co.....	Boulder Co..... Colorado.....	15,000	10,000	50	500,000	.....	.....
Consolidated Virginia Mining Co.....	Virginia City..... Nevada.....	710	540,000	100	54,000,000	411,200	22,680,000
Confidence Silver Mining Co.....	Gold Hill, Storey Co..... Nevada.....	130	24,960	100	2,496,000	243,840	78,000
Crown Point Gold & Silver Mining Co.....	Gold Hill, Storey Co..... Nevada.....	600	100,000	100	10,000,000	1,073,370	11,588,000
Douglas Mining Company.....	Clear Creek Co..... Colorado.....	21,000	10,000	100	1,000,000	.....	.....
Eureka Consolidated Mining Co.....	Eureka, Eureka Co..... Nevada.....	400	50,000	100	5,000,000	100,000	1,000,000
Exchequer Gold & Silver Mining Co.....	Gold Hill, Storey Co..... Nevada.....	.....	100,000	100	10,000,000	180,000	.....
Gould & Curry Silver Mining Co.....	Virginia City..... Nevada.....	621	108,000	100	10,800,000	2,018,000	3,826,800
Grant Mining Company.....	Devil's Gate, Lyon Co..... Nevada.....	1,000	100,000	100	10,000,000	.....	.....
Granville Gold Company.....	Granville Co..... N. Carolina.....	9,000	100,000	10	1,000,000	.....	.....
Hale & Norcross Silver Mining Co.....	Virginia City..... Nevada.....	400	112,000	100	11,200,000	2,130,000	1,598,660
Hukill Silver Mining Co.....	Clear Creek Co..... Colorado.....	3,288	10,000	100	1,000,000	.....	.....
Indian Queen Mining & Milling Co.....	Oneota, Esmeralda Co..... Nevada.....	1,000	60,000	100	3,000,000	.....	.....
Julia Consolidated Mining Co.....	Virginia, Storey Co..... Nevada.....	3,000	110,000	100	11,000,000	110,000	.....
Justice Mining Co.....	Gold Hill, Storey Co..... Nevada.....	2,100	105,000	100	10,500,000	1,902,500	.....
Kentuck Mining Co.....	Gold Hill, Storey Co..... Nevada.....	95	30,000	100	3,000,000	270,000	1,232,000
Kosuth Mining Co.....	Devil's Gate, Lyon Co..... Nevada.....	2,700	108,000	50	5,400,000	405,000	.....
Leopard Mining Co.....	Cornucopia, Elko Co..... Nevada.....	1,500	50,000	100	5,000,000	50,000	87,500
Lucerne Mining Co.....	Clear Creek & Gilpin Co's, Colorado.....	4,200	500,000	10	5,000,000	.....	.....
Merchants & Miners' Tunnel Co.....	Boulder Co..... Colorado.....	30,000	50,000	10	500,000	.....	.....
Merrimac Silver Mining Co.....	Newburyport..... Mass.....	1,500	50,000	10	500,000	.....	10,000
Mexican Gold & Silver Mining Co.....	Virginia, Storey Co..... Nevada.....	1,600	100,800	100	10,080,000	108,000	.....
Morning Star Mining Co.....	Virginia City..... Nevada.....	1,600	80,000	100	8,000,000	.....	.....

* * Not Assessable.

NAME, LOCATION, NUMBER OF SHARES, CAPITAL STOCK, DEPTH OF MINES, &c.—Continued.

Name of Company.	Location of Mine.	Feet in Mine.	Shares.	Par value	Capital.	Total Am't Div's disb. Levied to '76 to Dec. 31, '76	Total Am't Div's disb. Levied to '76 to Dec. 31, '76
Northern Belle Mining & Milling Co.....	Esmeralda..... Nevada.....	1,600	50,000	100	5,000,000	.....	800,000
Ophir Silver Mining Co.....	Virginia City..... Nevada.....	675	100,800	100	10,080,000	2,084,400	1,394,400
Original Comstock Gold & Silver M. Co..	Virginia..... Nevada.....	.....	100,000	100	10,000,000	.....	.....
Overman Gold & Silver Mining Co.....	Gold Hill, Storey Co..... Nevada.....	1,200	38,400	100	3,840,000	2,107,080	.....
Pleasant View Mining Co.....	Gunnell Hill, Gilpin Co., Colorado.....	1,200	20,000	10	200,000	*	.....
Raymond & Ely Mining Co.....	Pioche, Lincoln Co..... Nevada.....	5,000	30,000	100	3,000,000	510,000	3,075,000
St. Joseph Lead Company.....	St. Francis Co..... Missouri.....	2600 acres	100,000	10	1,000,000	.....	210,000
Santiago Mining Co.....	Devil's Gate, Lyon Co..... Nevada.....	2,000	112,000	100	11,200,000	.....	.....
Savage Gold & Silver Mining Co.....	Virginia City..... Nevada.....	800	112,000	100	11,200,000	2,746,000	4,460,000
Segregated Belcher Mining Co.....	Gold Hill..... Nevada.....	160	6,400	100	640,000	244,800	.....
Sierra Nevada Silver Mining Co.....	Storey Co..... Nevada.....	3,650	100,000	100	10,000,000	1,400,000	102,500
Silver City Mining Co.....	Devil's Gate, Lyon Co..... Nevada.....	3,900	63,100	100	6,310,000	.....	.....
Silver Hill Mining Co.....	Gold Hill..... Nevada.....	5,400	108,000	100	10,800,000	756,000	.....
South Comstock Gold & Silver Mining Co..	Gold Hill, Storey Co..... Nevada.....	1,500	100,000	100	10,000,000	44,000	.....
South California Silver Mining Co.....	Gold Hill..... Nevada.....	1,500	50,000	100	5,000,000	.....	.....
Southern Star Gold & Silver Mining Co....	Devil's Gate..... Nevada.....	1,500	60,000	100	6,000,000	.....	.....
Trenton Mining Co.....	Devil's Gate, Lyon Co..... Nevada.....	1,400	100,000	100	10,000,000	280,000	.....
Union Consolidated Silver Mining Co.....	Virginia City, Storey Co. Nevada.....	850	100,000	100	10,000,000	.....	.....
West Belcher Mining Co.....	Virginia City, Storey Co. Nevada.....	1,000	100,000	100	10,000,000	.....	.....
Yellow Jacket Mining Co.....	Gold Hill..... Nevada.....	1,200	120,000	100	12,000,000	2,598,000	2,184,000
Young America Mining Co.....	Tuskarora, Elko Co.... Nevada.....	1,000	30,000	100	3,000,000	.....	.....

* * Not Assessable.

RAILROADS IN MASS., PER CENT. OF DIVIDEND, CAPITAL STOCK, NET INCOME, &c., IN 1875 AND 1876.

	Dividends.		Capital Stock.		Debt 1876.		* Net Income above Operating Expenses.	
	1876.	1875.	1876.		Funded.	Unfunded.	1876.	1875.
Boston and Maine.....	3%	8%	6,921,274		3,400,306	283,307	846,653	735,733
Old Colony.....	6%	7%	6,783,800		4,939,500	1,011,808	754,053	771,988
Connecticut River.....	8%	9%	2,100,000		250,000	880,989	217,780	257,408
Boston & Lowell.....	.....	.....	3,250,000		1,860,500	914,009	357,084	200,467
New York, New Haven & Hartford.....	10%	10%	15,500,000		.....	232,250	1,740,621	1,873,125
New York, New England, late B. H. & Erie...	8%	8%	20,000,000		316,000	881,121	263,012	149,360
New London & Northern.....	.....	.....	1,000,000		652,400	180,368	100,000	149,053

* This is the amount above operating expenses.

**NAME, LOCATION, CAPITAL PAID UP, PAR AND BOOK-
VALUE OF STOCK, YEAR FIRST ORGANIZED, DIVIDEND
MONTHS, CHARTER PRIVILEGES, &c. OF FIRE INSUR-
ANCE COMPANIES IN NEW YORK CITY.**

Year Or- ga'zd	Name.	Location.	Par V ^e of St'ck	Capital Paid up.	Divi- dend Months	Net b'k val J. 1, '77	Last Sal's J. '77
1838.	Adriatic.....	187 Broadway.....	\$25	\$200,000	J. & J.	\$121.50	80
1871.	Etna.....	B'way c. Maid'n La'e	100	200,000	J. & J.	128.00	104
1837.	American.....	120 Broadway.....	50	400,000	J. & J.	248.37	157½
1879.	American Exch'ge	61 Liberty St.....	100	200,000	J. & J.	135.00	110
1873.	Amity.....	115 Broadway.....	100	200,000	J. & J.	105.25	81
1873.	Arctic.....	104 Broadway.....	20	200,000	J. & J.	106.50	73
1871.	Atlantic.....	178 B'way & Br'klyn	50	200,000	J. & J.	153.00	110
1833.	Bowery.....	Bowery & Grand St.	25	300,000	J. & D.	241.00	220
1871.	Brewers' & Malt'rs	139 Broadway.....	100	200,000	J. & J.	114.00	90
1849.	Broadway.....	158 Broadway.....	25	200,000	F. & A.	253.45	226½
1824.	Brooklyn.....	171 Broadway.....	17	153,000	J. & J.	249.08	209
1836.	Citizens'.....	156 Broadway.....	20	300,000	J. & J.	263.00	185
1833.	City.....	111 Broadway.....	70	210,000	F. & A.	196.00	170
1870.	Clinton.....	156 Broadway.....	100	250,000	J. & J.	172.31	153½
1873.	Columbia.....	59 Liberty.....	30	300,000	J. & J.	105.00	75
1859.	Commerce.....	104 Broadway.....	100	200,000	J. & J.	106.69	85
1850.	Commercial.....	157 Broadway.....	50	200,000	J. & J.	180.00	151
1873.	Continental.....	102 Broadway.....	100	1,000,000	J. & J.	184.50	135
1806.	Eagle.....	71 Wall St.....	40	300,000	A. & O.	260.35	250
1850.	Empire City.....	102 Broadway.....	100	200,000	J. & J.	157.00	120
1873.	Emporium.....	237 Broadway.....	100	200,000	J. & J.	103.75	108½
1833.	Exchange.....	172 Broadway.....	30	200,000	J. & J.	166.72	130
1872.	Farragut.....	346 Broadway.....	50	200,000	J. & J.	182.61	130½
1876.	Franklin.....	346 Broadway.....	100	200,000	.....	172.50	100
1825.	Firemen's.....	153 Broadway.....	17	204,000	J. & J.	153.11	115
1858.	Firemen's Fund..	167 Broadway.....	10	150,000	J. & J.	111.10	90
1859.	Firemen's Trust..	204 Broadway.....	10	150,000	J. & J.	175.00	115
1857.	Gebhard.....	141 Broadway.....	100	200,000	F. & A.	103.00	75
1872.	German American	179 Broadway.....	100	1,000,000	J. & J.	165.54	113
1859.	Germania.....	175 Broadway.....	50	500,000	J. & J.	220.00	160
1868.	Globe.....	176 Broadway.....	50	200,000	J. & J.	167.52	132
1834.	Greenwich.....	151 Broadway.....	25	200,000	A. & O.	325.05	301
1875.	Guaranty.....	120 Broadway.....	100	200,000	J. & J.	107.18	85
1865.	Guardian.....	187 Broadway.....	100	200,000	J. & J.	126.38	93
1852.	Hamilton.....	11 Wall St.....	15	150,000	J. & J.	194.50	160
1852.	Hanover.....	120 Broadway.....	50	500,000	J. & J.	202.00	120
1864.	Hoffman.....	130 Broadway.....	50	200,000	J. & J.	152.50	100
1873.	Home.....	135 Broadway.....	100	3,000,000	J. & J.	133.00	115
1876.	Hope.....	169 Broadway.....	25	150,000	J. & J.	127.00	97
1825.	Howard.....	66 Wall St.....	50	500,000	J. & J.	.....	123½
1859.	Importers & Tra's	B'way c. John St...	50	200,000	J. & J.	154.00	115½
1872.	Irving.....	157 Broadway.....	100	200,000	J. & J.	130.50	105
1824.	Jefferson.....	111 Broadway.....	30	200,010	M. & S.	259.00	146
1858.	Kings Co.....	59 Liberty St.....	20	150,000	J. & J.	226.00	185
1787.	Knickerbocker...	64 Wall St.....	40	280,000	J. & J.	122.34	111½
1856.	Lafayette.....	165 Broadway.....	50	150,000	J. & J.	212.50	165
1872.	Lamar.....	184 Broadway.....	100	200,000	J. & J.	167.50	110
1853.	Lenox.....	158 Broadway.....	25	150,000	J. & J.	155.00	101½
1833.	Long Island.....	120 Broadway.....	50	200,000	J. & J.	213.00	185½
1871.	Lorillard.....	152 Broadway.....	25	300,000	J. & J.	136.00	100
1870.	Man'fs & Builders	207 B'way c. Fulton	100	200,000	J. & J.	191.73	130
1872.	Manhattan.....	68 Wall St.....	100	250,000	J. & J.	220.00	128
1857.	Mechanics.....	165 Broadway.....	50	150,000	J. & J.	220.00	170
1853.	Mechanics & Tra's	48 Wall St.....	25	200,000	J. & J.	255.00	197½
1852.	Mercantile.....	166 Broadway.....	50	200,000	J. & J.	133.00	92
1850.	Mercants'.....	149 Broadway.....	50	200,000	J. & J.	252.45	166
1854.	Metropolitan...	108 Broadway.....	30	300,000	J. & J.	108.00	75
1857.	Montauk.....	120 Broadway.....	50	200,000	J. & J.	163.00	150
1852.	Nassau.....	167 Broadway.....	50	200,000	J. & D.	217.00	190
1838.	National.....	52 Wall St.....	37½	200,000	J. & J.	165.00	125
1876.	N. Y. & Boston...	176 Broadway.....	100	200,000	.....	101.00	80
1823.	N. Y. Equitable...	58 Wall St.....	35	210,000	J. & J.	260.00	193
1832.	New York Fire...	72 Wall St.....	100	200,000	F. & A.	300.25	178
1874.	N. Y. Prod'e Ex'ge	110 Broadway.....	100	200,000	J. & J.	107.00	91
1872.	New York City...	100 Broadway.....	100	200,000	J. & J.	114.00	90

* Incorporated in 1836 as the Williamsburgh Fire Ins. Co.

† Have accepted the terms of the N. Y. Safety Fund Law.

‡ As the Mutual Assurance Co., but name changed to Kn'r, in 1846.

§ Formerly N. Y. and Yonkers. § In receiver's hands. J. January.

NAME, LOCATION, CAPITAL PAID UP, &c.—Continued.

Year Or- ga'ed	Name.	Location.	Par Value of Stock	Capital Paid up.	Divi- dend Months	Net b k val J. 1, '77	Last Sale J. 1, '77
1850.	Niagara.....	201 Broadway.....	\$50	\$500,000	J. & J.	201.00	167 1/2
1822.	North River.....	202 Greenwich St....	25	350,000	A. & O.	137.91	138
1851.	Pacific.....	470 Broadway.....	25	200,000	J. & J.	305.00	220
1853.	Park.....	B'way c. Mald'n La'e	100	200,000	J. & J.	170.65	152
1851.	Peoples'.....	393 Canal St.....	50	130,000	J. & J.	184.68	167
1853.	Peter Cooper.....	C'r U'n, 3d Av. & 8th S	20	150,000	J. & J.	258.00	207
1853.	Phoenix.....	B'way c. Dey St.....	50	1,000,000	J. & J.	188.63	170
1855.	Relief.....	149 Broadway.....	50	200,000	J. & J.	140.00	96
1852.	Republic.....	153 Broadway.....	100	300,000	J. & J.	129.50	101
1873.	Ridgewood.....	170 Broadway.....	100	200,000	J. & J.	140.72	118 1/2
1857.	Resolute.....	151 Broadway.....	100	200,000	J. & J.	102.55	82
1853.	Rutgers'.....	180 Chatham Sq.....	25	200,000	F. & A.	210.98	196
1872.	Safeguard.....	152 Broadway.....	100	200,000	J. & J.	172.50	150
1832.	St. Nicholas.....	166 Broadway.....	25	200,000	F. & A.	130.19	109
1859.	Standard.....	62 Liberty St.....	50	200,000	J. & J.	184.13	125
1864.	Star.....	161 Broadway.....	100	200,000	J. & J.	179.00	120
1864.	Sterling.....	155 Broadway.....	100	200,000	F. & A.	138.00	106
1850.	Stuyvesant.....	200 Broadway.....	25	200,000	J. & J.	180.50	167
1858.	Tradesmen's.....	168 Broadway.....	25	150,000	J. & J.	228.00	180
1874.	The Met'n Pl'e G's	61 Liberty St.....	100	100,000	J. & J.	110.53	103
1875.	The L'ds Pl'e Glass	113 Broadway.....	...	750,000	Jan.	...	...
1824.	United States.....	106 Broadway.....	25	250,000	J. & J.	200.60	174
* 1837.	Westchester.....	141 Broadway.....	10	250,000	F. & A.	167.00	120
1853.	Williamsb'g City	B'way c. Fulton St..	50	250,000	J. & J.	260.00	190

* As a Mutual, but changed in 1870 to Stock.

§ Have accepted the terms of the N. Y. Safety Fund Law.

CHARTER PRIVILEGES RELATING TO INVESTMENTS.

The recent law of New York, passed May, 1875, provides as follows :

SEC. 2. It shall be lawful for any life, fire, or marine insurance company organized under any of the laws of the State, and transacting business in other States of the United States, to invest the funds required to meet its obligations incurred in such other States, respectively, in the same class of securities in those States that such corporations are by law allowed to invest in in this State. But this act shall not be construed as authorizing, nor does it permit, any such corporation to loan moneys on mortgages upon real-estate without the limits of this State and States adjacent thereto.

Therefore, New York Companies doing business in other States can invest in stocks or bonds of the same class of corporations that the laws of the State of New York permits said companies to invest in at home.

The laws of this State permit investments in United States bonds, in stocks of this State, in city or county bonds if at or above par, and in any stocks of companies organized under the State laws, which are at or above par in the markets of this city at the time of investment. State or municipal bonds issued under the laws of any State in which a company is doing business may therefore be purchased by a New York company, if at or above par. New York fire Insurance Companies may also loan moneys on call, on stocks and bonds of the same classes that they are permitted to buy.

CHARTER PRIVILEGES, &c., OF N. Y. LIFE INS. COS.

Year Or- gan'd	Name.	Location.	Par Value of Stock.	Stock, Amount Paid up.	Divi- dends 1 st able.
1856..	American Popular.....	B'way c. Canal....	\$100	\$308,000	Feb.
1854..	Brooklyn.....	322 Broadway.....	100	125,000	M. & S.
1859..	Equitable.....	120 Broadway.....	100	100,000	J. & J.
1860..	Germania.....	287 Broadway.....	50	200,000	J. & J.
1854..	Globe.....	345 Broadway.....	25	100,000	J. & J.
1860..	Home.....	254 Broadway.....	100	125,000	M. & N.
1868..	Homœopathic.....	231 Broadway.....	100	200,000	.....
1853..	Knickerbocker.....	239 Broadway.....	100	100,000	J. & J.
1850..	Manhattan.....	156 Broadway.....	50	100,000	F. & A.
1866..	Metropolitan.....	319 Broadway.....	50	200,000	J. & J.
1842..	Mutual.....	144 Broadway.....	...	Mutual.	.....
1843..	New York Life.....	346 Broadway.....	...	Mutual.	.....
1875..	Provident S. L. S.....	Broadway c. Dey.....	100	125,000	J. & J.
1850..	United States.....	261 Broadway.....	50	250,000	March.
1855..	Universal.....	17 & 19 Warren....	100	200,000	F. & A.
1860..	Washington.....	155 Broadway.....	50	125,000	F. & A.

For Charter Privileges, see Table of Contents.

STANDARD TABLE OF SHORT (FIRE INSURANCE) RATES.—Premiums per \$100, for Periods Short of a Year—

Annual Premium.....	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
1 Month.....	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
2 Months.....	7	9	10	12	13	15	16	18	19	21	22	24	25	27	28	30
3 Months.....	10	12	14	16	18	20	22	24	26	28	30	32	34	36	38	40
4 Months.....	12	15	17	20	22	25	27	30	32	35	37	40	42	45	47	50
5 Months.....	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60
6 Months.....	17	21	24	28	31	35	38	42	45	49	52	56	59	63	66	70
7 Months.....	19	23	27	31	35	39	43	47	51	55	59	62	66	70	74	78
8 Months.....	21	25	29	34	38	42	46	50	55	59	63	67	71	76	81	84
9 Months.....	22	26	31	35	40	44	48	53	57	62	66	70	75	79	84	88
10 Months.....	23	28	32	37	41	46	51	55	60	64	69	74	78	83	87	92
11 Months.....	24	29	34	38	43	48	53	58	62	67	72	77	82	86	91	96

STANDARD TABLE OF SHORT (FIRE INSURANCE) RATES.—Continued.

Annual Premium.....	105	110	115	120	125	130	135	140	145	150	175	200	225	250	275	300
1 Month.....	21	22	23	24	25	26	27	28	29	30	35	40	45	50	55	60
2 Months.....	31	33	34	36	37	39	40	42	43	45	52	60	67	75	83	90
3 Months.....	42	44	46	48	50	52	54	56	58	60	70	80	90	100	110	120
4 Months.....	52	55	57	60	62	65	67	70	73	75	87	100	112	125	137	150
5 Months.....	63	66	69	72	75	78	81	84	87	90	106	120	135	150	165	180
6 Months.....	73	77	80	84	87	91	94	98	101	105	122	140	157	175	193	210
7 Months.....	82	86	90	94	97	101	105	109	113	117	136	156	175	195	215	234
8 Months.....	88	92	97	101	105	109	113	118	122	126	147	168	189	210	231	252
9 Months.....	92	97	101	106	110	114	119	123	128	132	154	176	198	220	242	264
10 Months.....	97	101	106	110	115	120	124	129	133	138	161	184	207	230	253	276
11 Months.....	101	106	110	115	120	125	130	134	139	144	168	192	216	240	264	288

NOTE.—The upper row of figures show the rates for the year, from 25 cents up to 300 cents, or 3 per cent; and the rows of figures below them show the prices under each, from ONE to ELEVEN months.

ALL INSURANCE FOR A TERM OF LESS THAN A YEAR to be charged according to the scale of "SHORT RATES." When a policy is cancelled, the "SHORT RATE" is invariably retained for the time expired; and in all cases a fractional part of a month is to be charged with the full month's premium.

In addition to the above, the Standard Rate for Private Warehouses in New York, is 35 cents; for Storage Stores 50 cents.

PHILADELPHIA FIRE INSURANCE COMPANIES.—NAME, LOCATION, PAR VALUE OF STOCK, CAPITAL STOCK PAID UP, DIVIDEND MONTHS, DATE OF ORGANIZATION, ETC.

When Organ'd.	Name of Company.	Location.	Par Value of Stock.	Amount of Capital Stock.	Dividend Months.	CHARTER PRIVILEGES.
1854.....	Anthracite.....	No. 311 Walnut Street.....	\$50	\$79,050 00	January.	* Capital recently increased \$1,000,000; Charter does not limit investments.
1810.....	American.....	" 310 Walnut Street.....	100	400,000 00	A and O	
1832.....	County.....	" 110 South 4th Street.....	50	100,000 00	M and N	
1885.....	Delaware Mutual.....	" Third and Walnut.....	25	350,000 00	December	
1817.....	Fire Association.....	" 34 North 5th Street.....	50	500,000 00	J and J	
1856.....	Fane.....	" 316 Chestnut Street.....	50	200,000 00	J and J	
1829.....	Franklin.....	" 421 Walnut Street.....	100	400,000 00	Q from O	
1871.....	German.....	" Third and Chestnut.....	50	100,000 00	J and J	
1873.....	German town.....	" 305 Walnut Street.....	50	116,675 00	.....
1853.....	Girard.....	" 639 Chestnut Street.....	100	800,000 00	.....
1794.....	Insurance Co. of N. A.....	" 232 Walnut Street.....	10	*2,000,000 00	J and J	
1794.....	In. Co. of State of Penn.....	" 5 Ex. B'ding, Wal't.....	200	200,000 00	J and J	
1855.....	Jefferson.....	" 24 North 5th Street.....	50	100,000 00	M and N	
1873.....	Lumbermans.....	" 427 Walnut Street.....	50	200,000 00	.....
1873.....	Manayunk.....	" 302 Walnut Street.....	100	200,000 00	J and J	
1884.....	Mechanics.....	" Sixth cor. Cherry.....	25	125,000 00	.....
1876.....	Philadelphia.....	" 313 Walnut Street.....	50	200,000 00	.....
1841.....	Reliance.....	" 308 Walnut Street.....	50	300,000 00	J and D	
1874.....	Sun.....	" 424 Walnut Street.....	100	200,000 00	.....
1835.....	Spring Garden.....	" Sixth and Wood.....	50	400,000 00	.....
1871.....	Teutonia.....	" 424 Walnut Street.....	100	200,000 00	J and J	
1804.....	Union Mutual.....	" Third and Walnut.....	10	150,000 00	.....
1860.....	United Firemen's.....	" 520 Walnut Street.....	10	100,000 00	.....
1825.....	Pennsylvania Fire.....	" 510 Walnut Street.....	100	400,000 00	M and S	
1804.....	Union Insurance Co.....	" Cor. 8d and Walnut.....	10	200,000 00	J and J	

PHILADELPHIA LIFE INSURANCE COMPANIES.

1850.....	American.....	" 499 Walnut Street.....	50	†500,000 00	J and J	† Assets \$5,002,970.
1886.....	Girard.....	" 635 Chestnut Street.....	25	†300,000 00	J and J	† Assets \$5,000,000.
1847.....	Penn Mutual.....	" 921 Chestnut Street.....	\$	D 4,875,565 00	.....	§ Mutual. D Assets.
1865.....	Provident.....	" 108 South 4th Street.....	50	150,000 00	J and D	§ Assets \$6,000,000.

PHILADELPHIA WAREHOUSE COMPANIES.

1872.....	Penna. W. H. & S. D. Co.....	" 58 South 3d Street.....	50	B 250,000 00	.....	B No limit as regards investments in Charter.
1871.....	Philadelphia W. H. Co.....	" 235 Dock Street.....	100	C 1,000,000 00	M and N	C Loan on Merchandise only.

CITIES.	Census Year.*	Popula- tion.	Assessed Value of Real and Personal.	Estimated Real Val.	Total Bonded Debt.	Sinking Fund.	Tax rate. City, County, State.
Albany, N. Y.	1870	76,216	\$49,669,304	\$102,764,770	\$8,202,000	16,218,402	\$1.56
Boston, Mass.	1875	341,919	798,755,060	48,512,611	48,512,611	5,986,566	2.02 1-4
Baltimore, Md.	1870	267,354	281,242,518	426,393,740	32,045,735	3,462,798	8.52
Brooklyn, N. Y.	1875	488,232	220,272,797	426,393,740	42,894,950	...	55.32
Buffalo, N. Y.	1870	117,714	38,475,135	120,000,000	5,885,000	...	1.88
Cleveland, Ohio.	"	92,829	73,210,944	100,000,000	7,261,000	...	1.80
Chicago, Ill.	1874	895,226	303,705,140	399,456,659	16,773,229	...	2.88 7-10
Cincinnati, O.	1870	218,900	181,950,074	246,185,050	15,500,000	...	2.00
Charleston, S. C.	1873	50,000	27,978,991	...	4,672,668	...	1.90
Camden, N. J.	1870	20,045	12,846,940	20,000,000	881,000	...	...
Columbus, Ga.	"	7,401	9,923,575	...	532,500	...	...
Detroit, Mich.	1874	101,083	27,774,630	92,582,100	2,182,900	...	8.92
Elizabeth, N. J.	1875	25,000	16,063,250	32,000,000	5,400,000	900,000	2.66
Jersey City, N. J.	1875	116,888	88,496,885	98,470,000	14,247,500	625,565	3.00
Louisville, Ky.	1874	120,000	79,000,000	100,000,000	10,417,969	8,180,625	2.47 a 2.58
Milwaukee, Wis.	1870	71,440	43,545,000	...	2,421,437	...	2.81
Mobile, Ala.	"	32,084	20,047,866	...	2,772,800	...	2.00
Memphis, Tenn.	"	40,280	32,000,000	...	4,089,000	...	2.00
New York City.	1875	1,200,000	1,100,943,699	1,985,021,540	†110,715,557	28,274,522	8.91 1-2
New Orleans, La.	1870	191,418	135,961,735	...	28,380,450	...	1.87
Newark, N. J.	1875	105,059	103,950,000	138,435,565	8,610,000	671,500	1.87
New Brunswick, N. J.	1870	15,068	7,080,043	10,620,000	1,103,200	...	2.73
Indianapolis, Ind.	1870	48,241	67,301,546	...	1,455,000	...	1.35
Philadelphia, Pa.	1870	674,022	575,283,988	...	60,371,532	...	...
Pittsburg, Pa.	1875	140,000	†172,834,137	676,584,000	†13,333,819	553,202	1.57
Providence, R. I.	1870	68,904	81,082,942	60,000,000	6,800,000	1,016,104	1.45
Rochester, N. Y.	1870	62,368	14,000,000	60,000,000	2,742,086	...	11.83
Rahway, N. J.	1870	6,238	5,108,375	10,000,000	1,161,500	...	2.63
San Francisco, Cal.	1870	149,482	264,229,444	...	3,866,000	234,500	2.09 9-10
St. Louis, Mo.	1870	810,864	164,394,010	...	16,003,000	...	...
Savannah, Ga.	1870	28,285	14,000,000	...	3,600,640	...	...
St. Paul, Minn.	1870	20,080	13,194,285	65,971,625	1,016,104	...	1.40
St. Joseph, Mo.	1870	19,565	11,000,000	...	1,380,900	...	2.30
Bangor, Maine.	1870	18,229	10,510,694	...	2,131,000	...	2.90

Census year refers mainly to population. † Total debt—cash valuation.
 The net TOTAL Debt August 1, 1875, bonded and overdue taxes, officially was
 2,061,884. Receipts from Taxes \$30,104,391. From Loans, \$37,813,937. Total
 cepts, \$67,918,328. ‡ Half or quarter valuation. § Full valuation.

due of various Chinese "TAELS" at six principal ports of the Empire in the Trade Dollar of the U. S.

The Haikuan Tael is the standard: Weight 580 grs. Troy Finess 980 m.
 Value in U. S. T. Dols., \$1.50.8.

Haikuan Tael		Shanghai Tael		Canton Tael	
Port.	T. Dollar value.	Port.	T. Dollar value.	Port.	T. Dollar value.
Ningpo . . .	1.51.5	Ningpo . . .	1.35.7	Canton . . .	1.38.6
Foochow . . .	1.39.5	Foochow . . .	1.38.6		
Shanghai . . .	1.52.8	Shanghai . . .	1.31.9		
Amoy . . .	1.53.4	Kingkiang . . .	1.31.7		
Swatow . . .	1.52.4				
Hankow . . .	1.53.4				
Average, 1.50.5		Average, 1.34.4			
Ningpo Tael		Hankow Tails		Kingkiang Tael	
Port.	T. Dollar value.	Port.	T. Dollar value.	Port.	T. Dollar value.
Ningpo . . .	1.42.3	Hankow . . .	1.46.7	Kingkiang . . .	1.38.6

ore.—Fluctuations subject to quotations for gold leaf and bars at Hong Kong.

POPULATION, ASSESSED VALUATION, TAXES, &c., OF THE LEADING CITIES IN THE STATE OF NEW YORK.

City.	Population, 1870.	Assessed Valuation Real Prop'y	Assessed Valuation Per. Prop'y	Assessed Valuation, Total.	Per Cent. *	City Tax.
New York...	942,292	\$881,547,995	\$272,481,181	1,154,029,176	60	\$24,639,351
Brooklyn...	396,099	.....	.....	220,272,797	65	5,002,578
Buffalo...	117,714	.....	.....	89,716,590	33½	1,698,163
Albany.....	69,422	80,364,389	4,299,050	84,663,439	40	1,208,881
Rochester...	63,522	13,852,600	905,000	14,757,600	25	762,681
Troy.....	46,465	11,608,290	3,833,555	15,441,845	33½	510,000
Syracuse....	43,051	10,728,554	1,528,383	12,256,937	30	573,061
Utica.....	28,804	.....	.....	5,409,065	25	243,421
Kingston...	21,948	2,573,540	1,047,900	3,621,440	20	61,381
Oswego.....	20,910	5,651,965	893,577	6,545,542	50	196,951
L. I. City...	20,274	4,316,275	190,750	4,507,025	25	198,061
Po'keepsie...	20,080	8,497,725	1,989,275	5,497,000	..	287,791
Yonkers....	18,357	7,612,700	490,050	8,042,750	..	265,081
Auburn.....	17,225	10,260,095	1,926,700	12,186,795	..	185,051
Newburg...	17,014	.....	.....	5,628,735	25	102,951
Elmira.....	15,863	4,064,120	495,550	4,559,672	33½	173,411
Cohoes.....	15,357	.....	.....	3,492,944	..	78,951
Bingham'tn	12,691	.....	.....	2,546,726	25	120,611
Lockport...	12,426	.....	.....	3,041,155	33½	26,761
Schenec'dy.	11,086	.....	.....	2,928,494	40	69,951
Rome.....	11,000	.....	.....	1,502,182	20	60,421
Ogdensburg	10,076	1,536,753	591,070	2,127,823	30	56,681
Watertown..	9,836	.....	.....	2,111,221	33½	61,001
Hudson.....	8,615	.....	.....	5,128,191	50	63,861
TOTAL....	1,949,563	.....	.....	1,569,535,074	..	\$36,439,121

POPULATION, &c., OF LEADING CITIES.—Continued.

City.	Per Cent. †	State and County Tax.	Total. ‡	Per Cent. †	Total Taxper Head §	Debt.
New York...	2.13	\$7,673,481.70	\$32,312,816.92	2.75	28.58	\$115,187,900
Brooklyn...	2.26	2,819,049.94	7,821,623.79	3.55	16.43	35,048,621
Buffalo.....	4.27	563,753.77	2,261,902.00	6.14	16.01	6,227,563
Albany.....	3.27	524,024.43	1,727,885.54	4.98	20.75	3,507,000
Rochester...	5.35	323,243.53	1,085,937.70	7.61	14.24	4,729,498
Troy.....	3.50	284,125.12	794,125.12	5.14	14.24	738,550
Syracuse....	3.43	343,322.77	716,886.09	5.84	13.90	1,499,000
Utica.....	4.42	137,792.84	581,235.16	6.93	11.05	844,500
Kingston...	1.60	169,309.21	229,843.78	6.35	8.72	684,580
Oswego.....	3.00	170,735.87	367,733.33	5.62	14.65	210,400
L. I. City...	4.28	87,886.99	280,929.54	6.23	11.53	900,000
Po'keepsie...	5.25	79,548.42	367,338.37	6.75	15.24	2,002,297
Yonkers....	3.29	85,771.51	850,840.69	4.56	15.93	1,135,566
Auburn.....	1.50	113,299.79	296,324.79	2.44	14.43	550,000
Newburg...	1.87	90,519.17	193,444.66	3.42	9.47	818,600
Elmira.....	3.50	90,748.39	264,165.67	5.79	13.88	311,610
Cohoes.....	2.25	57,360.10	136,251.91	3.90	7.41	152,000
Bingham'tn	4.73	55,112.53	175,727.89	6.86	11.55	842,500
Lockport...	.88	49,641.93	76,410.22	2.51	6.12	no debt.
Schenec'dy.	4.38	86,899.02	106,866.16	3.65	8.08	111,000
Rome.....	4.24	41,822.79	102,275.47	6.80	7.76	220,000
Ogdensburg	2.66	50,657.25	107,295.84	5.42	8.90	185,000
Watertown..	3.78	91,409.00	155,409.00	7.36	13.83	406,000
Hudson.....	1.21	50,972.00	114,838.42	2.24	11.11	355,000
TOTAL....	..	\$13,990,487.57	\$50,429,606.11	....	....	\$175,657,267

* Per cent. of assessed to real value. † Per cent. of city tax on assessed value. ‡ Per cent. of total tax on assessed value.

§ Computed upon estimated population in 1875, obtained by adding 20 per cent. to the census of 1870. ‖ Total State, County and City Tax.

An "Inch of Rain" means a gallon of water spread over a surface of nearly two square feet, or a fall of about 100 tons upon an acre.

LAND GRANTS TO CORPORATIONS BY THE UNITED STATES.

NAME.	Estimated No. of Acres from the Grant.	No. of Acres Pat- ented in fiscal year 1874.	Whole No. Acres Pat- ented to June 30th, 1874.
Union Pacific R. R.....	12,000,000.00	50,733.29	705,152.49
Central Branch Union Pacific R. R....	245,000.00	2,560.03	186,453.28
Kansas Pacific R. R.....	6,000,000.00	387,001.82	412,001.71
Denver " ".....	1,000,000.00	.....	.....
Central " ".....	8,000,000.00	.....	304,385.78
Central Pacific R. R., successor by consolidation with West Pacific R. R. }	1,100,000.00	23,460.27	367,574.78
Burlington and Mo. River R. R.....	2,441,600.00	.....	2,370,653.16
Sioux City and Pacific R. R.....	45,000.00	10,452.26	40,196.64
Northern Pacific R. R.....	47,000,000.00	255,832.09	630,717.85
Placerville & Sacramento Val. R. R.....	*100,000.00	.....	.....
Oregon Branch, Central Pacific R. R.....	3,000,000.00	.....	159,956.47
Oregon and California R. R.....	3,500,000.00	.....	221,896.30
Atlantic and Pacific R. R.....	40,000,000.00	949.13	500,091.33
Southern Pacific R. R.....	3,750,000.00	5,966.33	5,966.33
Southern Pacific R. R. from a point on the S. P. R. R. to a point on Texas P. R. R.....	3,000,000.00	.....	.....
Stockton and Copperopolis R. R.....	100,000.00	.....	.....
Oregon Central R. R.....	300,000.00	.....	.....
Texas Pacific R. R.....	17,000,000.00	.....	.....
New Orleans, Baton Rouge and Vicksburg R. R.....	1,600,000.00	.....	.....

* Grant presumed to have lapsed.

Land Grants to States, Corporations, Wagon Roads, &c., to June 30, '74

TO STATES.	Estimated quantity embraced in the limits of the grants.	Estimated quantity which com- panies will receive from the grants.	Number of acres certi- fied or pat- ented under the grants.
Illinois.....	2,595,053.00	2,595,053.00	2,595,053.00
Mississippi.....	2,062,240.00	1,137,130.00	935,158.11
Alabama.....	3,579,120.00	2,708,135.00	2,596,332.37
Florida.....	2,360,114.00	1,760,467.00	1,760,468.89
Louisiana.....	1,578,720.00	660,411.70	1,072,405.45
Arkansas.....	4,878,149.14	2,753,171.00	2,198,804.72
Missouri.....	2,985,160.21	1,949,175.00	1,823,776.27
Iowa.....	6,795,527.31	4,215,328.65	3,913,561.84
Michigan.....	4,712,480.29	3,343,125.75	3,210,727.37
Wisconsin.....	4,808,436.07	3,343,458.00	2,560,541.70
Minnesota.....	9,992,041.95	7,776,638.95	5,711,700.45
Kansas.....	9,370,000.00	4,947,000.00	3,791,714.61
Indiana.....	.....	.....	.....
To Corporations—Pacific railroads	55,717,041.17	37,189,094.05	32,164,016.10
	159,486,766.00	150,281,766.00	900,046.12
To Wagon Road—Wisconsin.....	215,203,807.97	187,470,860.05	38,076,290.40
Michigan.....	302,930.96	302,930.96	302,930.96
Oregon.....	221,013.27	221,013.00	221,013.35
	1,888,600.00	1,863,600.00	683,169.75
Deduct for lands reverted and lapsed, and for lands declared forfeited by Congress.....	217,616,351.60	189,858,403.41	39,277,175.69
	6,859,544.55	4,450,385.75	4,007,590.73
Total.....	210,756,807.05	185,408,017.66	35,269,684.95

† Lands were granted to the State of Indiana to aid in construction of the Wabash and Erie Canal, running from Terre Haute in Indiana to the Ohio River, by the following Acts of Congress, viz.: Act of March 2, 1827, do. February 27, 1841; do. March 3, 1845; making the amount of the approved selections aggregate 1,439,279 acres.

COLD VALUE OF UNITED STATES CURRENCY,

Giving the gold price in dollars of one hundred dollars in currency in the New York market, by months, quarter-years, half-years and calendar years, from January 1, 1862, to August 31, 1875, both inclusive.

<i>Periods.</i>	1862.	1863.	1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874.
January...	97.6	63.9	64.3	46.3	71.4	74.3	72.2	73.7	82.4	90.3	91.7	88.7	88.7
February...	96.6	62.3	63.1	48.7	72.3	72.8	70.7	74.4	83.7	89.7	90.7	87.6	89.7
March....	98.2	64.7	61.4	57.5	76.6	74.1	71.7	76.2	88.8	90.1	90.8	86.6	89.2
April.....	98.5	66	57.9	67.3	78.6	73.7	72.1	75.2	83.4	90.4	90	84.9	88.2
May.....	96.8	67.2	56.7	73.7	75.9	73	71.6	71.8	87.2	89.7	88	85	89.2
June.....	93.9	69.2	47.5	71.4	67.2	72.7	71.4	72.4	88.6	89	87.8	85.8	90
July.....	86.6	76.6	38.7	70.4	66	71.7	70.1	73.5	85.6	89	87.5	86.4	91
August....	87.3	79.5	39.4	69.7	67.2	71	68.7	74.5	84.8	89	87.4	86.7	91.2
September	84.4	74.5	44.9	69.5	68.7	69.7	69.6	73.1	87.1	87.3	88.1	88.7	91.2
October...	77.8	67.7	48.3	68.7	67.4	69.7	72.9	76.8	88.7	88.3	88.3	91.8	91.2
November	76.3	67.6	42.8	68	69.5	71.6	74.4	79.2	89.8	89.9	88.6	92.1	90.2
December.	75.6	66.2	44	68.4	73.2	74.2	74	82.3	90.3	91.5	89.1	90.9	89.6
1st q'r year	97.5	65.2	62.9	50.4	73.3	73.7	71.5	74.7	84.9	90	91	87.6	89.2
2d q'r year	96.3	67.4	53.6	70.7	73.6	73.2	71.7	73.2	88	89.7	88.6	85.2	89
3d q'r year	86.1	76.8	40.8	69.8	67.2	70.8	69.5	73.7	85.8	88.4	87.6	87.3	91.1
4th q'r year	76.6	67.2	44.9	68.4	70	71.8	73.7	79.4	99.6	90	88.7	91.6	90.2
1st half y'r	96.9	66.3	57.9	58.9	73.5	73.4	71.6	73.9	86.4	89.8	89.8	86.4	89.2
2d half y'r.	81	71.6	42.8	69.1	68.6	71.3	71.5	76.5	87.7	89.2	88.2	89.4	90.7
Cal. year..	88.3	68.9	49.2	63.6	71	72.4	71.6	75.2	87	89.5	89	87.9	89.4

UNITED STATES CURRENCY VALUE OF GOLD,*

Giving the currency price in dollars of one hundred dollars in gold in the New York market, by months, quarter-years, half-years and calendar years from January 1, 1862, to August 31, 1875, both inclusive.

<i>Periods.</i>	1862.	1863.	1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874.
January...	102.5	145.1	155.5	216.2	140.1	134.6	138.5	135.6	121.3	110.7	109.1	112.7	111.4
February...	103.5	160.5	158.6	205.5	138.4	137.4	141.4	134.4	119.5	111.5	110.3	114.1	112.5
March.....	101.8	154.5	162.9	173.8	130.5	135	139.5	131.3	112.6	111	110.1	115.5	112.1
April.....	101.5	151.5	172.7	148.5	127.3	135.6	138.7	132.9	113.1	110.6	111.1	117.8	113.4
May.....	103.3	148.9	176.3	135.6	131.8	137	139.6	139.2	114.7	111.5	113.7	117.7	112.4
June.....	106.5	144.5	210.7	140.1	148.7	137.5	140.1	138.1	112.9	112.4	113.9	116.5	111.3
July.....	115.5	130.6	258.1	142.1	151.6	139.4	142.7	136.1	116.8	112.4	114.3	115.7	110
August....	114.5	125.8	254.1	143.5	148.7	140.8	145.5	134.2	117.9	112.4	114.4	115.4	109.7
September	118.5	134.2	222.5	143.9	145.5	143.4	143.6	136.8	114.8	114.5	113.5	112.7	109.7
October...	128.5	147.7	207.2	145.5	148.3	143.5	137.1	130.2	112.8	113.2	113.2	108.9	110
November	131.1	148.0	233.5	147	143.8	139.6	134.4	126.2	111.4	111.2	112.9	108.6	110.9
December.	132.3	151.1	227.5	146.2	136.7	134.8	135.2	121.5	110.7	109.3	112.2	110	111.7
1st q'r year	102.6	153.4	159	198.5	136.3	135.7	139.8	133.8	117.8	111.1	109.8	114.1	111.9
2d q'r year	103.8	148.3	186.6	141.4	135.9	136.7	139.5	136.7	113.6	111.5	112.9	117.3	112.4
3d q'r year	116.2	130.2	244.9	143.2	148.6	141.2	143.9	135.7	116.5	113.1	114.1	114.6	109.8
4th q'r year	130.6	148.9	222.7	146.2	142.9	139.3	135.6	126	111.6	111.2	112.8	109.2	110.9
1st half y'r	103.2	150.8	172.8	169.9	136.1	136.2	139.6	135.3	115.7	111.3	111.4	115.7	112.2
2d half y'r	123.4	139.6	233.8	144.7	145.8	140.3	139.8	130.8	114	121.1	113.4	111.9	110.3
Cal. year..	113.3	145.2	203.3	157.3	140.9	138.2	139.7	133	114.9	111.7	112.4	113.8	111.2

*NOTE.—THE HIGHEST CURRENCY PRICE OF GOLD.

According to the officially-published quotations of the gold market in New York, the currency price of \$100 gold reached its maximum on the 11th day of July, 1864, the quotations for that day ranging from \$276 to \$285. The average price of \$100 gold for the month of July, 1864, was \$258.10, and the average price of \$100 gold for the quarter-year ended September 30, 1864, was \$244.90.

AMOUNT.	Days 3.		Days 15.		Days 30.		Days 63.		Days 93.		Months 4.		Months 5.		Months 6.		Months 12.	
	6%		6%		6%		6%		6%		6%		6%		6%		6%	
	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%
\$1.....	.0005	.0006	.003	.005	.005	.005	.012	.017	.015	.017	.02	.023	.024	.028	.08	.084	.06	.07
2.....	.0019	.001	.005	.009	.009	.011	.024	.035	.08	.035	.04	.046	.049	.057	.059	.088	.11	.18
3.....	.001	.0017	.008	.014	.014	.017	.036	.053	.045	.053	.06	.07	.07	.086	.088	.10	.17	.20
4.....	.0019	.002	.0099	.01	.019	.02	.048	.06	.06	.068	.08	.09	.099	.11	.118	.137	.23	.26
5.....	.002	.0029	.01	.02	.028	.028	.06	.088	.076	.088	.10	.116	.12	.14	.147	.17	.29	.33
6.....	.0029	.003	.017	.029	.03	.03	.07	.10	.09	.10	.12	.14	.15	.17	.17	.20	.34	.40
7.....	.003	.004	.02	.03	.04	.04	.08	.12	.10	.12	.14	.16	.17	.20	.207	.24	.40	.46
8.....	.0039	.0046	.023	.039	.046	.046	.096	.14	.12	.14	.16	.186	.198	.23	.236	.27	.46	.53
9.....	.004	.005	.029	.04	.05	.05	.108	.159	.137	.159	.18	.21	.22	.26	.266	.31	.51	.59
10.....	.0049	.0058	.029	.049	.057	.057	.12	.177	.15	.177	.20	.23	.248	.288	.285	.34	.57	.66
50.....	.02	.03	.12	.145	.159	.159	.60	.88	.76	.88	1.00	1.16	1.24	1.44	1.48	1.72	2.85	3.20
100.....	.06	.06	.24	.39	.50	.58	1.04	1.78	1.53	1.78	2.01	2.34	2.49	2.89	2.96	3.44	5.20	6.59
200.....	.10	.12	.50	.58	.99	1.16	2.42	3.05	3.05	3.55	4.02	4.67	4.97	5.78	5.92	6.87	11.41	13.19
300.....	.15	.17	.75	.87	1.49	1.74	3.63	5.33	4.58	5.33	6.03	7.01	7.46	8.67	8.88	10.81	17.11	19.78
400.....	.20	.23	1.00	1.16	1.99	2.32	4.84	7.10	6.11	7.10	8.04	9.34	9.95	11.56	11.84	13.74	22.81	26.87
500.....	.25	.29	1.25	1.45	2.49	2.99	6.31	8.88	7.63	8.88	10.04	11.68	12.43	14.45	14.80	17.18	28.52	32.96
600.....	.30	.35	1.50	1.74	2.99	3.48	7.26	10.66	9.16	10.66	12.06	14.01	14.92	17.83	17.76	20.62	34.23	39.56
700.....	.35	.41	1.75	2.04	3.48	4.06	8.47	12.43	10.68	12.43	14.06	16.96	17.41	20.22	20.72	24.05	39.98	46.15
800.....	.40	.47	1.99	2.33	3.98	4.64	8.88	14.21	12.21	14.21	16.07	18.69	19.89	23.11	23.63	27.49	45.64	52.74
900.....	.45	.52	2.24	2.62	4.48	5.22	9.85	15.99	13.74	15.99	18.08	21.02	22.38	26.00	26.64	30.92	51.84	59.84
1,000.....	.50	.58	2.49	2.91	4.98	5.80	10.89	17.76	15.26	17.76	20.09	23.96	24.87	28.89	29.53	34.36	57.05	65.92
2,000.....	1.00	1.17	4.99	5.82	9.95	11.60	20.78	35.52	30.53	35.52	40.18	46.72	49.73	59.19	59.19	68.72	114.10	131.86
3,000.....	1.50	1.75	7.48	8.72	14.98	17.40	36.31	53.29	45.79	53.29	60.26	70.07	74.60	86.67	88.79	103.08	171.15	197.79
4,000.....	2.00	2.33	9.98	11.68	19.90	23.20	41.56	61.05	61.05	61.05	80.35	96.46	99.46	115.56	118.99	137.44	238.72	283.72
5,000.....	2.50	2.91	12.47	14.54	24.88	29.00	60.51	88.81	76.32	88.81	100.44	116.79	124.33	144.45	147.99	171.90	285.24	339.65
10,000.....	5.00	5.83	24.94	29.09	49.76	57.99	121.02	177.62	152.63	177.62	200.88	238.58	248.66	288.90	295.97	343.61	570.49	659.80

AN INFANT'S PROMISSORY NOTE is not void, but voidable. If, after he comes of age, he makes a new promise to pay, he will be forced to do so; otherwise not, unless the note was given for necessities, in which event he may be sued upon it, even though he does not affirm it after he is of age; but in that event judgment will be allowed only for the value of the necessities.

**COMPOUND INTEREST ON VARIOUS SUMS,
FROM \$50 TO \$1,000 AT 6 PER CENT. SEMI-ANNUALLY FOR 20 YEARS.**

<i>Left on Deposit for</i>	<i>\$50 Amounts with Interest to</i>	<i>\$100 Amounts with Interest to</i>	<i>\$150 Amounts with Interest to</i>	<i>\$200 Amounts with Interest to</i>	<i>\$250 Amounts with Interest to</i>	<i>\$500 Amounts with Interest to</i>	<i>\$1,000 Amounts with Interest to</i>
1 Year.	\$58 08	\$106 09	\$159 12	\$212 19	\$265 21	\$530 45	\$1,060 90
2 "	56 24	112 54	168 78	225 08	281 35	562 73	1,125 46
3 "	59 68	119 85	179 01	238 78	298 45	596 96	1,193 91
4 "	63 28	126 58	189 90	253 25	316 60	633 26	1,266 52
5 "	67 07	134 26	201 42	268 64	335 86	671 81	1,343 62
6 "	71 15	142 42	218 66	284 96	356 26	712 67	1,425 34
7 "	75 47	151 06	226 65	302 27	377 92	756 05	1,512 10
8 "	80 08	160 24	240 42	320 66	400 90	802 07	1,604 14
9 "	84 89	169 99	255 08	340 16	425 26	850 91	1,701 82
10 "	90 02	180 81	270 54	360 86	451 15	902 69	1,805 38
15 "	120 83	242 14	363 96	484 73	606 10	1,212 95	2,425 90
20 "	162 17	335 24	488 16	651 26	814 42	1,629 95	3,259 90

RATES OF TARE PRESCRIBED BY THE U. S. GOV.

<i>Articles.</i>	<i>Rate of Tare.</i>
Almonds, in bags.....	2 per cent.
" in balls.....	2 1/2 "
" in frails.....	8 "
Alum, in casks.....	10 "
" coarse or ground.....	2 pounds per sack.
Cassia, in mats.....	9 per cent.
Cheese, in casks or tubs.....	10 "
Chicory, in bags.....	2 "
Cocoa, in bags.....	2 "
" in ceroons.....	8 "
Cinnamon, in bales.....	6 "
Coffee, Rio, in bags.....	1 "
" in single bags.....	1 "
" all other, actual tare in single bags.....	10 "
Copperas, in casks.....	10 "
Currants, in casks.....	10 "
Hemp, Manila, in bales.....	4 pounds per bale.
" Hamburg, Leghorn, Trieste, in bales.....	5 per cent.
Indigo, in ceroons.....	10 "
Melado, in ceroons.....	11 "
Nails, in bags.....	2 "
" in casks.....	8 "
Ochre, dry, in casks.....	8 "
" in oil, in casks.....	12 "
Paris white, in casks.....	10 "
Pepper, in bags.....	2 "
" in double bags.....	4 "
Peruvian bark, in ceroons.....	10 "
Pimento, in bags.....	2 "
Raisins, in boxes.....	25 "
" in casks.....	12 "
" in half boxes.....	27 "
" in quarter boxes.....	29 "
" in frails.....	4 "
Rice, in bags.....	2 "
Spanish Brown, dry, in casks.....	10 "
" in oil, in casks.....	11 "
Sugar, in bags.....	2 "
" in barrels.....	10 "
" in boxes.....	14 "
" in hogsheds.....	12 1/2 "
" in mats.....	2 1/2 "
Salt, alum, coarse or ground, in sacks.....	2 pounds per sack.
" fine, in sacks.....	8 "
Tea, China or Japan, duty on net invoice weight.....	
" all others actual tare.....	12 pounds per sack.
Tobacco, leaf, in bales.....	12 "
" in bales, extra covers.....	12 "
Whiting, in casks.....	10 per cent.

Early Income on Bonds, Stocks, &c., purchased at any price
between \$50 and \$250, (par value being \$100 or \$1,000,)
bearing interest at the following rates,
per cent.

(COMPILED ESPECIALLY FOR THIS WORK.)

Price paid for Bond or Stock.	3.65-100 %	5 %	6 %	7 %	8 %	10 %
\$50	7.80	10.00	12.00	14.00	16.00	20.00
55	6.68	9.09	10.90	12.72	14.55	18.18
60	6.08	8.33	10.00	11.66	13.33	16.66
65	5.61½	7.69	9.23	10.76	12.80	15.88
70	5.21	7.14	8.57	10.00	11.42	14.28
75	4.86½	6.66	8.00	9.38	10.66	13.35
80	4.56	6.25	7.50	8.75	10.00	12.50
82½	4.43	6.06	7.27	8.48	9.69	12.12
85	4.29	5.88	7.05	8.23	9.41	11.76
87½	4.26	5.71	6.85	8.00	9.14	11.42
90	4.05½	5.55	6.66	7.77	8.88	11.11
92½	3.94	5.40	6.48	7.50	8.64	10.80
95	3.84	5.26	6.31	7.36	8.42	10.52
96	3.80	5.20	6.25	7.29	8.33	10.41
97	3.76	5.15	6.18	7.21	8.24	10.30
97½	3.74	5.12	6.15	7.17	8.20	10.25
98	3.72½	5.10	6.12	7.14	8.16	10.20
99	3.68½	5.05	6.06	7.07	8.08	10.10
100	3.65	5.00	6.00	7.00	8.00	10.00
101	3.61	4.95	5.94	6.93	7.92	9.90
102	3.57	4.88	5.88	6.86	7.84	9.80
103	3.54	4.82	5.82	6.79	7.76	9.70
104	3.50	4.80	5.76	6.73	7.69	9.61
105	3.47½	4.76	5.71	6.66	7.61	9.52
110	3.31½	4.54	5.45	6.36	7.27	9.09
115	3.17	4.34	5.21	6.08	6.95	8.69
118	3.09	4.23	5.08	5.93	6.77	8.47
120	3.04	4.16	5.00	5.83	6.66	8.33
121	3.01½	4.13	4.95	5.78	6.61	8.26
125	2.90	4.00	4.80	5.60	6.40	8.00
130	2.80½	3.84	4.61	5.38	6.15	7.69
135	2.66	3.70	4.44	5.18	5.92	7.40
140	2.60½	3.57	4.28	5.00	5.71	7.14
145	2.51½	3.44	4.13	4.82	5.51	6.89
150	2.43½	3.33	4.00	4.66	5.33	6.66
175	2.08½	2.85	3.42	4.00	4.57	5.71
200	1.87½	2.50	3.00	3.50	4.00	5.00
225	1.62	2.22	2.66	3.11	3.55	4.44
250	1.46	2.00	2.40	2.80	3.20	4.00

N. B.—Double 3.65-100 for 7 3-10 per cent. Double 10 per cent. for 20 per cent.
the half of 8 per cent. for four per cent.

Amounts invested at the following Percentage will realize \$1 per
month.

	Rate per cent.	Amount.	Income.
.....	4 per cent.	\$300	\$1 per month.
.....	5 " "	240	1 " "
.....	6 " "	200	1 " "
.....	7 " "	171.43	1 " "
.....	8 " "	150	1 " "
.....	9 " "	133.33	1 " "
.....	10 " "	120	1 " "
.....	12 " "	100	1 " "

BANK OF ENGLAND METHOD FOR STANDARDING GOLD.

English Standard Gold contains 11-12ths of fine Gold and 1-12th of Alloy. In other words, 1000 parts of Standard Gold contain 916½ parts of fine Gold and 83½ parts of alloy.

The degree of fineness, or the report of Gold, may be expressed either by the number of parts of fine Gold in the whole mass, or by the number of parts better or worse than standard.

The rule for standarding Gold, that is, for reducing the gross or actual weight—would be if it were really standard—is, to multiply the gross weight by the Report, and divide the product by the number of parts in standard; thus:

1st. If the report express the number of parts of fine Gold in the whole mass—say, for example, 992½—then multiply the gross weight by 992½, and divide the product by 916½.

N. B.—The division by 916½ may be simply performed by adding 1-11th to the product after multiplication, and pointing off three decimal places.

2d. If the Report express the number of parts of fine Gold, better or worse, than Standard—say 75½—multiply the gross weight by 75½, divided before, and add the product to, or subtract it from, the gross weight, as the case may be.

TABLES showing the increase of different sums deposited in a Savings Bank or Banking Institution, with interest added Semi-annually, at the rate of six per cent. per annum.

No. 1.—Aggregate of Daily Savings, for FIVE YEARS, of 313 days each; with and without interest.

<i>Savings Per Day.</i>	<i>Without Interest.</i>	<i>With Interest.</i>
\$1.....	\$1,565.00	\$1,807.28
2.....	3,130.00	3,614.92
3.....	4,695.00	5,422.26
4.....	6,260.00	7,230.08
5.....	7,825.00	9,037.46
6.....	9,390.00	10,845.04
7.....	10,955.00	12,653.47
8.....	12,520.00	14,460.28
9.....	14,085.00	16,267.65
10.....	15,650.00	18,075.29
15.....	23,475.00	27,112.84
20.....	31,300.00	36,149.83

No. 2... WEEKLY AND MONTHLY SAVINGS.

<i>At the end of</i>	<i>\$1 a week, with interest amounts to</i>	<i>\$10 a month, with interest, amounts to</i>	<i>5 a week, with interest, amounts to</i>	<i>\$50 a month, with interest amounts to</i>
1 year.....	\$53.16	\$122.70	\$265.84	\$613.56
2 ".....	109.53	252.84	547.85	1,264.47
3 ".....	169.32	390.90	847.05	1,955.01
4 ".....	232.77	537.39	1,164.49	2,687.61
5 ".....	300.06	692.79	1,501.25	3,464.82
6 ".....	371.49	857.67	1,858.53	4,289.84
7 ".....	447.24	1,032.57	2,237.56	5,164.11
8 ".....	527.61	1,218.12	2,639.66	6,092.16
9 ".....	612.87	1,415.01	3,066.24	7,076.73
10 ".....	703.32	1,623.87	3,518.83	8,121.24
15 ".....	1,245.30	2,875.17	6,230.25	14,379.06
20 ".....	1,973.67	4,566.76	9,374.19	22,785.05

INTEREST TABLE.

SHOWING THE INTEREST ON ANY SUM FROM \$10 TO \$10,000.

AT SIX PER CENT.

	For 1 day.	For 15 days.	For 1 m'th	For 1 year
\$10...	0	2	5	60
20...	0	5	10	\$1.20
30...	1	8	15	1.80
40...	1	10	20	2.40
50...	1	13	25	3.00
60...	1	15	30	3.60
70...	1	18	35	4.20
80...	1	20	40	4.80
90...	2	23	45	5.40
100...	2	25	50	6.00
200...	3	50	\$1.00	12.00
300...	5	75	1.50	18.00
400...	7	\$1.00	2.00	24.00
500...	8	1.25	2.50	30.00
600...	10	1.50	3.00	36.00
700...	12	1.75	3.50	42.00
800...	13	2.00	4.00	48.00
900...	15	2.25	4.50	54.00
1,000...	17	2.50	5.00	60.00
2,000...	34	4.99	10.01	120.00
3,000...	52	7.49	15.01	180.00
4,000...	69	9.99	20.01	240.00
5,000...	86	12.48	25.02	300.00
6,000...	\$1.03	14.98	30.02	360.00
7,000...	1.20	17.48	35.02	420.00
8,000...	1.36	19.97	40.03	480.00
9,000...	1.55	22.47	45.03	540.00
10,000...	1.72	24.97	50.03	600.00

AT SEVEN PER CENT.

	For 1 day	For 15 days	For 1 m'th	For 1 year
\$10...	0	3	6	70
20...	0	6	12	\$1.40
30...	1	9	18	2.10
40...	1	12	23	2.80
50...	1	14	29	3.50
60...	1	17	35	4.20
70...	1	20	41	4.90
80...	2	23	47	5.60
90...	2	26	53	6.30
100...	2	29	58	7.00
200...	4	58	\$1.17	14.00
300...	6	86	1.75	21.00
400...	8	\$1.15	2.33	28.00
500...	10	1.44	2.92	35.00
600...	12	1.73	3.50	42.00
700...	13	2.01	4.08	49.00
800...	15	2.30	4.67	56.00
900...	17	2.59	5.25	63.00
1,000...	19	2.88	5.83	70.00
2,000...	38	5.75	11.67	140.00
3,000...	58	8.63	17.50	210.00
4,000...	77	11.51	23.33	280.00
5,000...	98	14.38	29.17	350.00
6,000...	\$1.15	17.26	35.00	420.00
7,000...	1.34	20.14	40.83	490.00
8,000...	1.53	23.01	46.67	560.00
9,000...	1.73	25.89	52.50	630.00
10,000...	1.92	28.77	58.33	700.00

RAILROAD DEPOTS IN NEW YORK CITY.*

Name of Railroad.	Station, where located.
Baltimore and Ohio Railroad, }	Depot foot of Cortlandt and Desbros-
Pennsylvania Railroad, }	ses Sts. Ferries to Jersey City.
Central Railroad of New Jersey.....	Foot of Liberty Street.
Delaware, Lackawanna and Western Railroad.....	Foot of Barclay and Christopher Sts. Ferries to Hoboken.
Erie Railroad.....	Pier 30 N. R., foot of Chambers St., and 23d Street ferry, N. R.
Fall River and Boston Railroad.....	Pier 28 N. R., passengers by steamb't to Fall River.
Flushing and North Side Railroad...	Foot of James Slip, and 34th St., E. R.
Hackensack and New York Railroad	Foot of Chambers St., N. R.
Hudson River Railroad.....	30th St., 10th Ave., & 42d St., 4th Ave.
Long Island Railroad.....	Depot, James' Slip, E. R.
Morris and Essex Railroad.....	Foot of Barclay and Christopher Sts., N. R.
New Jersey Southern Railroad.....	Foot of Murray St., N. R., direct route, to Long Branch.
New Jersey Midland Railroad	Depot foot of Cortlandt St., N. R., Jersey City ferries.
New York Central Railroad.....	Grand Central Depot, 42d St., 4th Ave.
New York and Boston Railroad.....	" " " "
New York and Harlem Railroad.....	" " " "
New York, New Haven and Hartford Railroad	" " " "
North Shore Railroad, Staten Island.	Pier 19, North River.
Southern Railroad of Long Island...	Pier 31, East River.
Staten Island Railroad.....	Pier 11, E. R. foot of Whitehall St.

* ABBREVIATIONS: N. R., for North River, or Hudson River; E. R., for East River.

During the past year 107 Banks have been organized, with an authorized capital of \$12,104,000.

DISTANCE, TIME, AND DIFFERENCE OF TIME BETWEEN NEW YORK CITY AND OTHER CITIES OF THE UNITED STATES AND CANADA.

<i>From New York City to—</i>	<i>Distance.</i>	<i>R. R. Time.</i>	<i>Diff. in time*</i>		
	MILES.	HOURS.	H.	M.	S.
Albany, N. Y.....	144	4 30	0	1	5
Baltimore, Maryland.....	188	8 00	0	10	22
Bangor, Maine.....	484	....	0	20	56
Boston, Massachusetts.....	236	9 00	0	11	50
Buffalo, New York.....	417	15 00	0	19	35
Burlington, Iowa.....	1,123	48 50	.....	.....	.....
Burlington, Vermont.....	296	13 30	.....	.....	.....
Calro, Illinois.....	1,143	54 30	0	58	10
Charleston, South Carolina.....	829	....	0	23	38
Chicago, Illinois.....	955	36 00	0	53	58
Cincinnati, Ohio.....	859	33 00	0	41	44
Cleveland, ".....	604	23 00	0	30	10
Columbus, ".....	637	24 30	0	36	8
Concord, New Hampshire.....	270	11 35	.....	.....	.....
Council Bluffs, Iowa.....	1,411	66 50	.....	.....	.....
Decatur, Illinois.....	1,095	41 35	.....	.....	.....
Detroit, Michigan.....	646	25 30	0	36	6
Dunkirk, New York.....	561	17 30	.....	.....	.....
Fon-du-Lac, Wisconsin.....	1,090	49 35	.....	.....	.....
Fort Wayne, Indiana.....	765	31 00	.....	.....	.....
Harrisburg, Pennsylvania.....	197	6 55	0	11	16
Indianapolis Indiana.....	969	38 00	0	48	16
Joliet, Illinois.....	950	37 55	.....	.....	.....
Leavenworth, Kansas.....	1,398	64 10	.....	.....	.....
Memphis, Tennessee.....	1,376	60 00	1	5	10
Milwaukee, Wisconsin.....	1,000	39 00	0	55	44
Macon, Georgia.....	1,471	82 10	.....	.....	.....
Mobile, Alabama.....	1,591	86 00	0	59	58
Montgomery, Alabama.....	1,236	52 00	.....	.....	.....
Montreal, Canada.....	400	20 30	0	1	44
Nashville, Tennessee.....	1,089	48 10	0	51	12
New Orleans, Louisiana.....	1,495	72 00	1	3	56
Newport, Rhode Island.....	218	9 00	0	10	30
Omaha, Nebraska.....	1,413	66 45	.....	.....	.....
Portland, Maine.....	347	14 00	0	15	10
Philadelphia, Pennsylvania.....	90	4 00	0	4	35
Pittsburg, Pennsylvania.....	443	16 30	0	24	4
Richmond, Virginia.....	356	18 30	0	13	45
Rock Island, Illinois.....	1,095	44 45	.....	.....	.....
Sacramento, California.....	3,082	168 00	3	3	56
Salt Lake City, Utah.....	2,464	120 00	2	8	0
San Francisco, California.....	3,310	192 00	3	14	41
Savannah, Georgia.....	933	42 00	0	28	28
St. Louis Missouri.....	1,084	47 00	1	4	53
St. Joseph, Missouri.....	1,352	57 30	.....	.....	.....
St. Paul, Minnesota.....	1,388	56 40	1	16	07
Sioux City, Iowa.....	1,411	69 30	.....	.....	.....
Springfield, Illinois.....	1,033	43 25	1	2	7
Toledo, Ohio.....	708	27 30	.....	.....	.....
Vicksburg, Mississippi.....	1,511	85 00	.....	.....	.....
Washington, District of Columbia.....	226	10 00	0	12	7
Wheeling, West Virginia.....	535	22 00	0	27	7

* The difference in time, indicated by the above table, East of New York.
FAST—West, SLOW.

THERE are no usury laws in Great Britain or in the other commercial European states; and the commonwealth of Massachusetts, one of the most prosperous States of the Union, has recently abolished such laws. The earnings of the banks in Massachusetts for the four years since the passage of the act have been even less than in many of the Eastern, Middle, and Southern States, where the rate is fixed at six per cent.

SINCE 1870 the exclusive gold standard has been adopted by the United States, Germany, Japan, and the Scandinavian states. The double standard exists in France, Belgium, Italy, Switzerland, the Netherlands, Portugal, and Spain, and the silver standard in Russia, Austria, Mexico, China, and the Indies.

**NUMBER AND LOCATION OF N. Y. CITY PIERS, ON BOTH
THE HUDSON AND EAST RIVERS, GIVING NAME OF
VESSELS, FERRIES, &c., SAILING FROM SAME.**

<i>No. of Pier</i>	<i>Foot of Street.</i>	<i>Steamboat, Ship, &c., Sailing from Pier.</i>
HUDSON RIVER.		
1, 2, 3	Battery Place.....	Boats to Amboy, Long Branch, &c.
4, 5, 6, 7, 8	Rector St.....	(7) Dalzell Line to Baltimore, Md.
9, 10, 11 ..	Rector & Carlisle Sts.	{ Steamers for Halifax, N. S., and Mer-
12, 13, 14 ..	Albany & Cedar Sts..	chants' S. S. Line for Boston.
15, 16	Liberty St.....	S. S. for Havana and Mexico.
17, 18, 19 ..	Cortlandt St.....	Ferry N. J. C. R. R.
20, 21	Dey & Fulton Sts....	Jersey City, Pennsylvania R. R. Ferry.
22, 23, 24 ..	Fulton & Vesey Sts...	Anchor Line S. S.
25, 26	Barclay St.....	Hoboken Ferry and Erie R. R.
27	Park Place.....	Neptune Line for Providence, R. I.
28, 29	Murray & Warren Sts.	{ (28) Newport and Narragansett S. S. Line.
30	Chambers St.....	{ Steamboats for Charleston S. C.
31, 32, 33 ..	Duane & Jay Sts....	Pavonia Ferry, Erie R. R.
34	Harrison St.....	(33) Stonington Line for Boston.
35	Franklin St.....	Smith's Line for Yonkers.
36	North Moore St	Catskill and Poughkeepsie Steamboats.
37, 38	Beach & Hubert Sts..	(37) Old Dominion Line to Del.
39, 40	Vestry & Watts Sts...	{ Desbrosses Street Ferry to Jersey City.
41	Hoboken St.....	{ (39) N. and W. Line to Boston.
42	Canal St.....	People's Line for Albany, N. Y.
43, 44	Spring St.....	Pacific Mail S. S. Line and Line to Glasgow.
45	Charlton St.....	(43) Steamboats for Savannah, Ga.
46	King St.....	Inman Line Steamships.
47	W. Houston St.....	Williams & Guilford Steamships.
48	Clarkson St.....	National Steamship Line to Europe.
49	Leroy St.....	
50	Morton St.....	
51	Christopher St.....	{ Atlas Line of Steamers and Ferry to
52	W. 10th St.....	{ Morris and Essex R. R.
53	Charles St.....	White Star Line Steamship Co.
54	Perry St.....	Red Star Line Steamship Co.
55	W. 11th St.....	
56	Bethune St.....	
57	Horatio St.....	
58	Gansevoort St.....	
59	Bogart St.....	
60	Bloomfield St.....	
61	Little 12th St.....	
62, 63	W. 13th & 15th Sts...	
EAST RIV'R	EAST RIVER.	Ferry to Erie Railroad, Hoboken.
1, 2	Whitehall St.....	EAST RIVER.
3, 4	Moore & Broad Sts...	Ferries to Brooklyn and Staten Island.
5 to 10	Coenties Slip.....	(7) Troy, N. Y., Propeller Line.
11, 12, 13 ..	Old Slip.....	
14	Jones Lane.....	
15, 16	Wall St.....	{ Wall Street Ferry to Brooklyn.
17	Pine St.....	{ (15) Electra Line to Wilmington, Del.
18	Maiden Lane.....	
19	Fletcher St.....	Morgan's Line for Bristol, England.
20, 21	Burling Slip.....	
22	Fulton St.....	Mallory Line for Texas.
23, 24	Beekman St.....	Fulton Ferry to Brooklyn.
25, 26	Peck Slip.....	
27, 28	Doyer St.....	New Haven and Hartford Steamboats.
29, 30	Roosevelt St.....	Ferry to Broadway, Williamsburg.
31, 32	James Slip.....	Ferry to Hunter's Point and 34th St., N. Y.
33	Oliver St.....	Clyde's Line to Philadelphia.
34, 35, 36 ..	Catherine St.....	{ Ferry to Brooklyn.
37, 38, 39 ..	Market St.....	{ Steamboats to Norwalk, Conn.
40, 41, 42 ..	Pike St.....	
43, 44, 45 ..	Rutgers St.....	(41) Georgetown, D. C., Line.

LOCATION OF PIERS, &c.—Continued.

No. of Pier	Foot of Street.	Steamboat, Ship, Etc., Sailing from Pier.
	EAST RIVER.	
46, 47.....	Jefferson St.....	
48, 49.....	Clinton St.....	
50.....	Montgomery St.....	
51, 52.....	Gouverneur St.....	
53.....	Jackson St.....	
54.....	Corlears St.....	
55.....	Cherry & Grand Sts..	{ Ferry to Broadway, Williamsburgh, or
56, 57.....	Broome St.....	{ Brooklyn, E. D.
58, 59.....	{ Delancey St.....	{ (56) Houston St.—Ferry to Grand Street,
	{ Houston St.....	{ Williamsburgh, or Brooklyn, E. D.
60, 61.....	Rivington St.....	
62.....	Stanton St.....	
63.....	Third St.....	
64.....	Fifth St.....	
65.....	Sixth St.....	
66.....	Seventh St.....	
67.....	Eighth St.....	
68.....	Ninth St.....	Greenpoint Ferry.
69, 70.....	E. 10th & 11th Sts....	

THE GOLD VALUE OF A U. S. LEGAL-TENDER DOLLAR-NOTE, FROM PAR TO 115 PER CENT.*

Rate.	Cents.	Rate.	Cents.	Rate.	Cents.
Par.....	100.00000	105.....	95.23810	110.....	90.90909
1/4.....	99.87515	1/4.....	95.12485	1/4.....	90.80590
1/2.....	99.75062	1/2.....	95.01188	1/2.....	90.70295
3/4.....	99.62640	3/4.....	94.89917	3/4.....	90.60023
1.....	99.50249	1.....	94.78673	1.....	90.49774
1 1/4.....	99.37888	1.....	94.67456	1.....	90.39543
1 1/2.....	99.25558	1.....	94.56265	1.....	90.29345
1 3/4.....	99.13259	1.....	94.45100	1.....	90.19166
101.....	99.00990	106.....	94.33962	111.....	90.09009
1/4.....	98.88752	1/4.....	94.22850	1/4.....	89.98875
1/2.....	98.76543	1/2.....	94.11765	1/2.....	89.88764
3/4.....	98.64365	3/4.....	94.00705	3/4.....	89.78676
1.....	98.52217	1.....	93.89671	1.....	89.68610
1 1/4.....	98.40098	1.....	93.78664	1.....	89.58567
1 1/2.....	98.28010	1.....	93.67681	1.....	89.48546
1 3/4.....	98.15951	1.....	93.56725	1.....	89.38547
102.....	98.03922	107.....	93.45794	112.....	89.28571
1/4.....	97.91922	1/4.....	93.34889	1/4.....	89.18618
1/2.....	97.79951	1/2.....	93.24009	1/2.....	89.08686
3/4.....	97.68010	3/4.....	93.13155	3/4.....	88.98776
1.....	97.56098	1.....	93.02326	1.....	88.88889
1 1/4.....	97.44214	1.....	92.91521	1.....	88.79023
1 1/2.....	97.32360	1.....	92.80742	1.....	88.69190
1 3/4.....	97.20535	1.....	92.69988	1.....	88.59358
103.....	97.08738	108.....	92.59259	113.....	88.49558
1/4.....	96.96970	1/4.....	92.48555	1/4.....	88.39779
1/2.....	96.85280	1/2.....	92.37875	1/2.....	88.30022
3/4.....	96.73519	3/4.....	92.27220	3/4.....	88.20287
1.....	96.61836	1.....	92.16590	1.....	88.10573
1 1/4.....	96.50181	1.....	92.05984	1.....	88.00880
1 1/2.....	96.38554	1.....	91.95402	1.....	87.91209
1 3/4.....	96.26955	1.....	91.84845	1.....	87.81559
104.....	96.15385	109.....	91.74312	114.....	87.71990
1/4.....	96.03842	1/4.....	91.63803	1/4.....	87.62322
1/2.....	95.92326	1/2.....	91.53318	1/2.....	87.52735
3/4.....	95.80838	3/4.....	91.42857	3/4.....	87.43169
1.....	95.69378	1.....	91.32420	1.....	87.33624
1 1/4.....	95.57945	1.....	91.22007	1.....	87.24100
1 1/2.....	95.46539	1.....	91.11617	1.....	87.14597
1 3/4.....	95.35161	1.....	91.01251	1.....	87.05114

*The first column gives the gold rate, the second column the corresponding value of a dollar-note. Thus, if gold be 112, a paper dollar would be worth 89.28571 cents.

BUSINESS LAW IN DAILY USE.

The following compilation of business law contains the essence of a large amount of legal verbiage :

If a note is lost or stolen, it does not release the maker ; he must pay it, if the consideration for which it was given and the amount can be proven.

Notes bear interest only when so stated.

Principals are responsible for the acts of their agents.

Each individual in a partnership is responsible for the whole amount of the debts of the firm, except in cases of SPECIAL PARTNERSHIP.

Ignorance of the law excuses no one.

The law compels no one to do impossibilities.

An agreement without consideration is void.

A note made on Sunday is void.

Contracts made on Sunday cannot be enforced.

A note by a minor is voidable.

A contract made with a minor is void.

A contract made with a lunatic is void.

A note obtained by fraud, or from a person in a state of intoxication, cannot be collected.

It is a fraud to conceal a fraud.

Signatures made with a lead pencil are good in law.

A receipt for money is not always conclusive.

The acts of one partner bind all the rest.

"Value received" is usually written in a note, and should be, but is not necessary. If not written it is presumed by the law, or may be supplied by proof.

The maker of an "Accommodation" bill or note (one for which he has received no consideration, having lent his name or credit for the accommodation of the holder) is not bound to the person accommodated, but is bound to all other parties, precisely as if there was a good consideration.

No consideration is sufficient in law if it be ILLEGAL in its nature.

Checks or drafts must be presented for payment without unreasonable delay.

Checks or drafts should be presented during business hours ; but in this country, except in the case of banks, the time extends through the day and evening.

If the drawee of a check or draft has changed his residence, the holder must use due or reasonable diligence to find him.

If one who holds a check as payee or otherwise, transfers it to another, he has a right to insist that the check be presented that day, or, at farthest, on the day following.

A note indorsed in blank (the name of the indorser only written) is transferable by delivery, the same as if made payable to bearer.

If the time of payment of a note is not inserted, it is held payable on demand.

The time of payment of a note must not depend upon a contingency. The promise must be absolute.

A bill may be written upon any paper, or substitute for it, either with ink or pencil.

The payee should be distinctly named in the note, unless it is payable to bearer.

An indorsee has a right of action against all whose names were on the bill when he received it.

If the letter containing a protest of non-payment be put into the post-office, any miscarriage does not affect the party giving notice.

Notice of protest may be sent either to the place of business or of residence of the party notified.

The holder of a note may give notice of protest either to all the previous indorsers or only to one of them ; in case of the latter he must select the last indorser, and the last must give notice to the last before him, and so on. Each indorsee must send notice the same day or the day following. Neither Sunday or legal holiday is to be counted in reckoning the time in which notice is to be given.

BUSINESS LAW IN DAILY USE.—Continued.

- The loss of a bill or note is not sufficient excuse for not giving notice of protest.
- If two or more persons as partners are jointly liable on a note or bill, due notice to one of them is sufficient.
- If a note or bill is transferred as security, or even as payment of a pre-existing debt, the debt revives if the bill or note be dishonored.
- An indorsement may be written on the face or back.
- An indorser may prevent his own liability to be sued by writing "without recourse," or similar words.
- All claims which do not rest upon a SEAL or JUDGMENT must be sued within six years from the time when they arise.
- Part payment of a debt which has passed the time of statutory limitation revives the whole debt, and the claim holds good for another period of six years from the date of such partial payment.
- A verbal promise to pay, made without conditions, is generally held as sufficient to revive a claim otherwise shut out by the law of limitation.
- If a debtor owe several debts, and pay a sum of money to the creditor, he has the right to designate the particular debt to which the payment shall apply, and the creditor must so appropriate it.
- If, when a debt is due, the debtor is out of the State, the "six years" do not begin to run until he returns. If he afterward leave the State, the time forward counts the same as if he remained in the State.
- Except in the case of absence from the State, the "six years" begin when the bill or account is DUE. In case of note they count from the close of the "three days of grace." In case of a note on demand, they count from the time of the demand.
- The Statute of Limitations does not avoid or cancel the debt, but only provides that no action in law may be maintained after a given time. The statute does not affect collateral security.
- An oral agreement must be proved by evidence. A written agreement proves itself. The law prefers written to oral evidence, because of its precision.
- No evidence may be introduced to CONTRADICT or VARY a written contract; but it may be received in order to explain it, when such contract is in need of explanation.
- Written instruments are to be construed and interpreted by the law according to the simple, customary, and natural meaning of the words used.
- The finder of negotiable paper, as of all other property, must make reasonable efforts to find the owner before he is entitled to appropriate it for his own purposes. If the finder conceal it, he is liable to the charge of larceny or theft.
- Joint payees of a bill or note, who are not partners, must all join in an indorsement.
- One may make a note payable to his own order and indorse it in blank. He must then write his name upon its back or across its face, the same as any other indorser.
- After the death of a holder of a bill or note, his executor or administrator may transfer it by his indorsement.
- The husband who acquires a right to a bill or note which was given to the wife either before or after marriage, may indorse it.
- "Acceptance applies to bills and not to notes. It is an engagement on the part of the person on whom the bill is drawn to pay it according to its tenor. The usual way is to write across the face of the bill the word "accepted."

RAILROADS OF THE UNITED STATES.

The following will show the number of miles of railroad in operation in the United States at different periods since 1830: In 1830, 23; 1831, 95; 1832, 229; 1833, 390; 1834, 633; 1835, 1,098; 1836, 1,273; 1837, 1,497; 1838, 1,913; 1839, 2,302; 1840, 2,818; 1850, 9,021; 1860, 30,635; 1870, 52,898; 1871, 60,677; 1872, 67,104; 1873, 70,068; and at this time it is estimated that over 74,000 miles of road are in operation, costing \$4,200,000,000; total gross receipts \$500,000,000 per annum.

It is worthy of note that while their construction has extended over a period of forty-five years, about 44,000 miles have been finished within the last fifteen years.

ABSTRACT OF LATEST LAW FOR INCORPORATING COMPANIES.

TO APPLY TO ALL NEW COMPANIES IN THE STATE OF NEW YORK, PASSED JUNE 21, 1875, EXCEPT BANKING, INSURANCE, RAILROAD BUILDING, SAVINGS BANKS, TRUST AND SAFE DEPOSIT COMPANIES.

Number of PERSONS to form corporations may be five or more—a majority of whom are to be residents of this State.

CERTIFICATE must be signed by each, giving corporation's name, purpose, amount of stock and proposed duration, not exceeding fifty years, and file the same with the Secretary of State, who will then give them a license as commissioners to open subscription books. No name shall be used of any existing corporation, or even go so near as to deceive. Ten per cent. must be paid at the time of subscribing the stock. When one-half of the stock is subscribed for, a meeting of the subscribers must be called, for the framing of by-laws and election of directors. Within ten days, after directors, &c., are elected, a record of the proceedings of said meeting must be filed with the Secretary of State, who will thereupon issue a certificate of incorporation. Unless organization shall be completed within one year after issue of LICENSE, all proceedings shall be void. All directors must own at least five shares of stock. The number of directors shall not be less than five or more than thirty; the PAR VALUE of shares of capital stock not to be less than \$25, or more than \$100; total capital stock not to exceed \$2,000,000. Certificates of stock cannot be transferred while HOLDER is in debt to the company without consent of the directors. The corporation can borrow money only at seven per cent., and for legitimate purposes only.

For any issue of bonds beyond one-half the value of corporation's property, every director voting for the same is made liable to any bondholder. No corporation, under this act, shall issue stocks or bonds except for money or property received at a fair value, or for labor actually done. All fictitious issues are void. Correct books of record are required to be kept, and any stockholder can examine books at reasonable times. Transfer book to be alphabetically arranged; annual report to Secretary of State to be made, showing capital debts, dividends, &c. Directors voting for a dividend, when corporation is insolvent, or for a dividend which would render it insolvent, or diminish the capital stock made liable for all debts then existing or contracted while in office. Directors are also liable for any debt in excess of the capital stock. Officers are liable for the debts also if they consent to loan the company's money to a stockholder, or sign a false certificate or report of its condition. No stockholder to be personally liable for any debt which is not paid within two years after it is incurred.

Two classes of corporations are named:

1st. "FULL LIABILITY" companies, in which all stockholders are individually liable for all debts after execution against the company has been returned unsatisfied. But all stockholders must contribute in proportion to stock to pay any one stockholder against whom judgment has been obtained. Right of action against his associates is provided.

2d. "LIMITED LIABILITY" companies are those which are required to have the word "LIMITED" as the last word of their titles, and to fix the same plainly on their seals, signs, bill-heads, checks, etc. Liability of stockholders same as in old law. Failure to use the word LIMITED, as above, forfeits the privilege of limitation. One-half the capital stock in LIMITED companies to be paid in one year, and the whole within two years. Existing corporations, if they elect to do so, can come under the act. But, until they do, it has no application to them whatever.

ENGLISH STAMP DUTIES ON PATENTS FOR INVENTIONS.

	£s	Os.	Od.
On petition for grant of letters patent	5	0	0
On certificate of record of notice to proceed.....	5	0	0
On warrants of law officer for letters patent.....	5	0	0
On the sealing of letters patent.....	5	0	0
On specification.....	5	0	0
On the letters patent, or a duplicate thereof, before the expiration of the third year....	50	0	0
On the letters patent, or a duplicate thereof, before the expiration of the seventh year.....	100	0	0
On certificate of record of notice of objection.....	2	0	0
On certificate of every search and inspection.....	0	1	0
On certificate of entry of assignment or license.....	0	5	0
On certificate of assignment or license.....	0	5	0
On application for disclaimer.....	5	0	0
On caveat against disclaimer.....	2	0	0
On office copies of documents, for every ninety words...	0	0	2

THE HISTORY OF BANKING IN THE U. S. FROM THE EARLIEST PERIOD.

The report of the Comptroller of the Currency to Congress, December 1, 1876, contains a history of banking in the United States from the earliest period, and from the tables therewith presented we select the following:—

The banks in the city of New York in 1836 numbered 22, and the largest number since was 82 in 1871. This year they number 75. The capital was \$18,400,000 in 1836; the loans were \$43,300,000; the deposits were \$14,800,000; the circulation was \$7,600,000, and the specie \$4,700,000. This year the capital is \$81,700,000; loans, \$222,600,000; deposits, \$223,500,000; circulation, \$14,900,000, and specie, \$16,100,000.

In 1834 there were in the whole country 506 banks, having a capital of \$200,005,944, loaning \$324,119,499, having individual deposits of \$75,666,986, and specie in 1835 of \$43,937,625. In 1859 there were 1,476 banks, having \$401,976,242 capital, loaning \$657,183,799, with deposits of \$239,568,263, circulation \$193,306,818, and specie \$104,537,818.

In 1876 the national banks numbered 2,039, with a capital of \$499,802,232, loaning \$931,304,714, having deposits of \$651,385,210; circulation, \$291,544,020; specie, \$21,360,761; and other lawful money, \$128,127,220.

The average daily clearings of the banks, reflecting the business of New York City, were: \$19,104,505 in 1854; \$15,393,736 in 1858; \$121,451,393 in 1869; \$63,139,484 in 1874; and \$70,349,428 up to October 1, 1876.

The number of State banks, savings banks, trust companies, and private bankers in the United States on the 31st of last May was 4,520; the capital employed was \$219,030,080, and the deposits were \$1,361,334,352.

The capital of the Bank of France is 182,500,000*fr.*, or about \$36,500,000. The reserve of the Bank, 22,103,750*fr.*, or \$1,425,150; circulation, 11,121,575*fr.*, or \$2,224,515; private deposits, 21,479,259*fr.*, or \$1,295,851; discounts, 13,079,999*fr.*, or \$2,615,999. Bank of France Rentes (cash) 3,539*fr.* @ 3,540*fr.*, or \$706 @ \$708.

RUSSIA.—Imperial Tax on Land, 8,086,935 roubles, or 11*½*d. English, per acre.

SAFE DEPOSIT COMPANIES IN THE CITIES OF NEW YORK AND BROOKLYN.

Year Org'n'd	Name.	Location.	Par val. of Stock.	Capital. Amt. pd. up	Dividends Payable.
1867	Long Island	Fulton St., Br'klyn.	\$100	\$200,000	*M & S
1861	Safe Deposit Co.	146 Broadway, N.Y.	25	† 600,000	J & D
1867	Stuyvesant	183 3d Avenue, "	100	200,000	J & J
1873	Brooklyn City	177 Mon'gue St. Bkn	100	100,000	.....
1875	Central	71 & 73 W. 23d St. N.Y	25	100,000	.....
1875	Mercantile	120 Broadway, "	100	† 500,000	D & J

* Commenced business in 1869. † Amount subscribed.

PRINCIPAL FERRY COMPANIES IN THE CITIES OF NEW YORK AND BROOKLYN.

Year Incor'd	Name.	Location of Office.	Par val. of Stock.	Amount of Capital,	Dividends Payable.
....	Union	Fulton St., B'klyn..	\$100	\$1,000,000	M & N
....	N. Y. and Brooklyn..	Ave. D, c. 10th St..	100	1,000,000	Q — D
....	Hoboken Ferry Co..	Hoboken, N. J. ....	....	....	....
1873	S. I. R. R. Ferry Co..	Whitehall Street ...	15	210,000	J & J
....	North Shore Ferry Co	Whitehall Street ...	....	....	....

SCHEDULE OF UNITED STATES PATENT FEES.

On each Caveat	\$10
On each Trade Mark	25
On filing each application for a Patent (17 years)	15
On issuing each Original Patent	20
On appeal to Examiner-in-Chief	10
On appeal to Commissioner of Patents	20
On application for Reissue	30
On filing a Disclaimer	10
On application for Design (34 years)	10
On application for Design (7 years)	15
On application for Design (14 years)	30

COTTON CONSUMPTION OF THE WORLD, GIVING NUMBER OF SPINDLES RUNNING, POUNDS USED PER SPINDLE, AVERAGE BALES USED PER WEEK BY THE VARIOUS COUNTRIES, AND THE ESTIMATED NUMBER OF BALES AND POUNDS LIKELY TO BE WANTED IN THE UNITED STATES AND EUROPE IN 1876-7.

Name of Country.	No. of Spindles runn'g '76	lbs Coll. used p'r Spindle	Bales of 400 lb each cons'd '76	Bales used p'r week	Estimated C ^{on} wanted for 1877, in lbs. & bales. Pounds. Bales. ‡	
Great Britain.....	39,015,000	33½	3,175,717	61,071	1,297,000,000	3,242,500 *
United States.....	9,600,000	56½	1,350,000	26,923	560,000,000	1,400,000 *
France.....	5,000,000	42	525,000	10,496		
Germany.....	4,650,000	55	639,375	12,396		
Russia & Poland...	2,500,000	60	375,000	7,212		
Switzerland.....	1,850,000	25	115,625	2,223		
Spain.....	1,750,000	46	201,250	3,870		
Austria.....	1,555,000	67	260,163	5,009	944,000,000	2,260,000 ‡
Italy.....	800,000	56	112,000	2,154		
Belgium.....	800,000	50	100,000	1,923		
Sweden & Norway.	305,000	65	49,562	953		
Holland.....	230,000	60	34,500	663		
Total.....	68,055,000	av ⁵¹ ½	6,938,192	134,393	2,801,000,000	6,902,500

* Bales of 400 lbs. each. ‡ Bales of 400 lbs. each, or total crop wanted for all Europe, 5,602,500 bales, or for both Europe and the United States 6,902,500 bales, making a possible deficit of 58,000,000 pounds, or 145,000 bales, in case of a short or only average crop in the world.

PRODUCTION OF RAW SILK IN LBS., VALUE IN DOLLARS, GIVING ALSO THE EXPORTS, IMPORTS, AND VALUE OF TOTAL PRODUCTS, INCLUD'G U.S. TARIFF RATES, 1841-77.

All Countries.	Value of total prod. \$ 1874-6. g	Number of pounds 1874-6.	Exports Raw Silk (lb) 1875-6	Imports Raw Silk of Prod'cts (lb) 1874-5	Total value Mfr'd 1875	Tariff on Silk 1841-76.
China.....	\$92,928,000	23,232,000	87,986a	.....	\$.....	1841-20%
Japan.....	19,800,000	4,950,000	11,801a	.....	.....	1842-30%
Persia, Turkistan.	6,250,000	1,100,000	55,000b	.....	.....	1846-30%
Syria, Asia Minor.	8,400,000	.....	.....	.....	.....	1857-21%
Italy.....	59,250,000	9,875,000	7,338,980b	1,419,000c	.....	1864-30%
France.....	31,246,800	5,207,800	1,183,920b	d	116,400,000b	1861-40%
Turkey in Europe	7,920,000	1,320,000	792,000b	.....	.....	1864-60%
Spain & Portugal.	1,884,000	314,000	297,000b	.....	.....	U. S.
Greece.....	1,087,000	.....	.....	.....	.....	Tariff
Morocco.....	300,000	.....	.....	.....	.....	1877-f
Austrian Hungary	3,087,600	514,600	.....	350,000c	12,000,000b	.....
India.....	35,200,000	8,800,000	1,069,200b	.....	.....	.....
America, U.S.....	100,000	.....	.....	1,330,182c	27,158,071	.....
Russia, the Cauc's	14,520,000	2,420,000	966,800b	1,159,120c	10,600,000b	.....
Great Britain.....	.....	.....	.....	3,752,540c	.....	.....

a Bales. b 1874. c 1874. d Value \$80,800,000. e 1875.

f All silk goods containing over 75% in value of silk, irrespective of destination, 60%, or n. o. p. f. 50% g Total value \$237,553,400.

THE TRADE-MARKS REGISTRATION (AMENDMENT) ACT, 1876, IN ENGLAND.

The Government bill for amending the Act of last session has been printed. It is very short, and does not touch upon the suspended questions of "open marks," of those appertaining to textile fabrics. In consequence of the large number of marks already applied for, amounting to nearly 6,000, and unforeseen difficulties which attend the formalities of registration, as well as in view of the vast number which have yet to come from the principal seats of the linen and cotton manufactures, it is deemed advisable to extend from the 1st of July 1876, to the 1st of July, 1877, the period during which proceedings may be taken by owners of marks for infringement without previously going through the process of registry. All powers vested in the Court—that is to say, the Chancery Division of the High Court of Justice—are to be transferred to the Commissioners of Patents, with full authority to decide what trade-marks shall or shall not be accepted. In the latter event the Registrar is called upon to provide an applicant with a certificate of his refusal to register, so that the latter shall not be placed at any disadvantage solely by reason of the non-registration of his mark. The Commissioners, any two of whom may act in concert for the purpose of this and the preceding Act, may grant an appeal to a Court of Appeal in special cases, with the object of determining a principle of some important line of procedure.

RATES OF COMMISSION AT NEW YORK

As recommended by the Chamber of Commerce, January 8, 1857,
to be charged where no express agreement
to the contrary exists.

BANKING.—

- On purchase of Stocks, Bonds, and all kinds of securities, including the Drawing of Bills for payment of same, ONE PER CENT.*
- On sale of Stocks, Bonds, and all kinds of securities, including remittances in bills and guarantee ONE PER CENT.
- On purchase or sale of Specie and Bullion, HALF OF ONE PER CENT.
- Remittances in Bills of Exchange, HALF OF ONE PER CENT.
- Remittances in Bills of Exchange, WITH GUARANTEE, ONE PER CENT.
- Drawing or endorsing Bills of Exchange, ONE PER CENT.
- Collecting dividends on Stocks, Bonds, or other securities, HALF OF ONE PER CENT.
- Collecting Interest on Bonds or Mortgages, ONE PER CENT.
- Receiving and paying moneys, on which no other commission is received, HALF OF ONE PER CENT.
- Procuring acceptance of Bills of Exchange, payable in foreign countries, QUARTER OF ONE PER CENT.
- On issuing Letters of Credit to travelers, exclusive of foreign bankers' charge, ONE PER CENT.
- Where Bills of Exchange are remitted for collection, and returned under protest for non-acceptance or non-payment, the same commissions are to be charged as though they were duly accepted and paid.

GENERAL BUSINESS.—

- On Sales of Sugar, Coffee, Tea and General Merchandise, usually sold in large quantities, and on credit under six months, or for cash, FIVE PER CENT.
- On sales of Manufactured Goods and other articles usually sold on long credits, for commissions and guarantee, SEVEN AND ONE HALF PER CENT.
- On sales of Manufactured Goods and other articles usually sold on long credits, for commissions and guarantee, for cash, FIVE PER CENT.
- On purchase and shipment of Merchandise, with funds in hand, on cost and charges, TWO AND ONE HALF PER CENT.
- Collecting delayed and litigated accounts, FIVE PER CENT.
- Effecting Marine Insurance, on amount insured, HALF OF ONE PER CENT.
- NO CHARGE to be made for effecting Insurance on PROPERTY CON-SIGNED.
- Landing and reshipping of goods from vessels in distress, ON VALUE OF INVOICE, TWO AND ONE HALF PER CENT.
- Landing and reshipping of goods from vessels in distress, ON SPECIE AND BULLION, HALF OF ONE PER CENT.
- Receiving and forwarding Merchandise entered at Custom House, ON INVOICE VALUE, ONE PER CENT, and ON EXPENSES INCURRED, TWO AND ONE HALF PER CENT.
- On consignments of Merchandise withdrawn or reshipped, FULL COM-MISSIONS ARE TO BE CHARGED, TO THE EXTENT OF ADVAN-CE OR RESPONSIBILITIES INCURRED, and ONE HALF COM-MISSION ON THE RESIDUE OF THE VALUE.
- On giving bonds that passengers will not become a burthen on the city, ON THE AMOUNT OF THE BONDS, TWO AND ONE HALF PER CENT.
- The risk of loss, by robbery, fire, (unless Insurance be ordered,) theft, popular tumult, and all other unavoidable occurrences, is in all cases TO BE BORNE BY THE OWNERS OF THE GOODS, PROVIDED DUE DILIGENCE HAS BEEN EXERCISED IN THE CARE OF THEM.

SHIPPING.—

- On purchase or sale of Vessels, TWO AND ONE HALF PER CENT.
- Disbursements and outfit of Vessels, TWO AND ONE HALF PER CENT.
- Procuring Freight and Passengers for Europe, East Indies, and Domestic Ports, TWO AND ONE HALF PER CENT.

* Exclusive of stock brokers' commission.

Procuring Freight and Passengers for West Indies, South America and other places, FIVE PER CENT.
 Procuring Freight and Passengers, for Foreign Vessels, in all cases, FIVE PER CENT.
 Collecting Freight, TWO AND ONE HALF PER CENT.
 Collecting Insurance losses of all kinds, TWO AND ONE HALF PER CENT.
 Chartering vessels, on amount of freight, actual or estimated, TO BE CONSIDERED AS DUE WHEN THE CHARTER PARTIES ARE SIGNED, TWO AND ONE HALF PER CENT.
 But NO CHARTER TO BE CONSIDERED BINDING TILL A MEMORANDUM, OR ONE OF THE COPIES OF THE CHARTER HAS BEEN SIGNED.
 On giving bonds for vessels under attachment in litigated cases, ON AMOUNT OF LIABILITY, TWO AND ONE HALF PER CENT.
 The foregoing commission TO BE EXCLUSIVE OF BROKERAGE, AND EVERY CHARGE ACTUALLY INCURRED.



LAWS AND CUSTOMS IN ENGLAND RELATING TO DAYS OF GRACE, STAMPS ON RECEIPTS, BILLS OF EXCHANGE, &c.

DAYS OF GRACE.

Promissory Notes and Bills of Exchange payable any time after date, have three days of grace allowed them. By a recent Act no days of grace are allowed on Bills drawn at sight, or on demand; they must, therefore, be paid on demand.

RECEIPTS.

For £2 and upwards, One Penny. (Persons receiving the money are to pay the duty.)

Receipts may be stamped within fourteen days of date on payment of £5, or within the month on payment of £10 penalty; after that time they cannot be stamped. Penalty for giving a receipt without a stamp, £10. Penalty for not effectually cancelling or obliterating adhesive stamps when used, £10.

CHECKS, DRAFTS, OR ORDERS ON DEMAND.

All Drafts, Warrants, or Orders for the payment of money on demand are chargeable with a stamp duty of one penny, which may be denoted by an impressed or adhesive stamp.

BILLS OF EXCHANGE.

Payable on demand, of any kind whatsoever (except a Bank Note) and Promissory Note, of any kind whatsoever, drawn, or expressed to be payable, or actually paid or indorsed, or in any way negotiated in the United Kingdom:—

Not exceeding £5.....	0s.	1d.
Exceeding £5 and not exceeding £10.....	0	2
“ 10 “ “ 25.....	0	3
“ 25 “ “ 50.....	0	6
“ 50 “ “ 75.....	0	9
“ 75 “ “ 100.....	1	0
For every £100, and also for any fractional part of £100, of such money or value.....	1	0

EXEMPTIONS.—Bill or Note issued by the Governor and Company of the Bank of England, or Bank of Ireland, and certain other Bankers' order, letter of credit, &c.

LAW OF GRACE ON SIGHT DRAFTS, AND DAMAGES ON PROTESTED BILLS OF EXCHANGE, IN THE VARIOUS STATES OF THE UNION.

(FROM THE BANKER'S ALMANAC.)

States and Terr's.	Law on Sight Drafts.	Damages for Protested Bills.	
		DOM.	FOR.
Alabama.....	Grace is allowed.....	5%	10%
Arkansas.....	No Statute.....	2 @ 6%	10%
California.....	No Grace.....	15%	20%
Colorado.....	".....	10%	10%
Connecticut.....	".....	2 @ 8%	?
Delaware.....	Allowed by Statute of 1873.....	20%	?
Dist. of Columbia	No Grace.....	5%	5%
Florida.....	" by custom?.....	5%	10%
Georgia.....	No Grace (Act February 8, 1830).....	15%	30%
Idaho.....	".....	5%	10%
Illinois.....	".....	3%	5%
Indiana.....	Grace is allowed.....	6%	10%
Iowa.....	".....	?	None.
Kansas.....	" is not allowed (Act March 1, 1870.).....	5%	10%
Kentucky.....	" is allowed.....	3 @ 9%	?
Louisiana.....	" not allowed, by custom.....	8%	15%
Maine.....	" is allowed (Rev. Stat's, page 264).....	1 @ 5%	20%
Maryland.....	" is not allowed.....	5 @ 10%	?
Massachusetts.....	" is allowed.....	5%	10%
Michigan.....	" is allowed by custom.....	?	20%
Minnesota.....	" is allowed by custom.....	4 @ 10%	20%
Mississippi.....	? " is allowed by custom.....	6%	12%
Missouri.....	? " is not allowed by statute.....	15%	20%
Montana.....	? " is allowed by custom.....	?	6%
Nebraska.....	" is allowed by statute.....	3 @ 10%	10%
Nevada.....	" is not allowed.....	3 @ 10%	15 @ 20%
New Hampshire.....	" is not allowed by Rev. Stat., p. 399.....	?	5%
New Jersey.....	" is not allowed, by Rev. Statutes.....	5 @ 10%	10 @ 20%
New Mexico.....	? " is not allowed, Act April, 1857.....	12 1/2 @ 15%	12 1/2 @ 10%
New York.....	" is allowed, Act January, 1849.....	3%	15 @ 20%
North Carolina.....	" is not allowed, Act Feb. 22, 1861.....	?	8%
Ohio.....	" is allowed by statute.....	5 @ 10%	10 @ 20%
Oregon.....	" is not allowed, Act May 21, 1857.....	5%	10%
Pennsylvania.....	" is allowed, Act April 20, 1876.....	12 1/2 @ 15%	12 1/2 @ 10%
Rhode Island.....	" is allowed, Act 1848.....	3%	15 @ 20%
South Carolina.....	" is not allowed by statute.....	?	?
Tennessee.....	" is not allowed by usage.....	?	?
Texas.....	" is allowed by custom.....	?	?
Utah.....	" is not allowed, Statute Jan., 1873.....	8%	10%
Vermont.....	" is not allowed by Statute, 1873.....	?	?
Virginia.....	No grace by custom.....	5 @ 10%	5%
West Virginia.....	Grace is allowed by Rev. S., 1849, p. 263.....	12%	12%
Wisconsin.....	" is allowed by custom.....	4%	10%
Wyoming Ter.....	" is allowed by custom, U. S.....		
Canada.....			

States or Territories not named, have no law or custom in force. ? No Statute in force.

CHARGES ON SILVER BULLION SHIPPED TO LONDON.

1st. As to melting and assaying: Every bar of fine or Dore silver, regardless of its weight, is subjected to an assay charge of 3s. 6d. sterling. Assays are made from "chips," and not from granulations, consequently no melting-charge is imposed.

2d. Dore silver is always purchased by the London refiners and paid for on chip assay; for the gold (fine, 84s. 7 1/2d. per ounce, less 5 grains per pound of 12 ounces; for the silver, the current market rate (now 56 1/2d.) per ounce, British standard, 925 thousandths, in addition to which 7-16d. is allowed on the Dore silver as a partial compensation for the regular deduction of 5 grains per 12 ounces of gold. Thus, if the rate is 56 1/2d. per ounce of silver, 7-16d. is added, making it 57 5-16d. per ounce 925 thousandths fine.

3d. Transit charges: Freight, 3-16 per cent.; insurance (Atlantic Mutual) 1/2 per cent., nominal, subject to a reduction of 2-10, insurance 3-10 per cent., making all outward charges nominally 1/2 per cent.

To this add 1/2 per cent., being the deduction in London by the refiners, and we have a total of 1 1/2 per cent. of charges to which the bullion is subject.

INTEREST LAWS OF ALL THE STATES AND TERRITORIES IN THE U. S.

States & Terr's.	Penalty of Usury.	Legal.	Special.
Alabama.....	Loss of Interest.....	8%	.....
Arizona.....	No Penalty.....	10%	No limit.
Arkansas.....	" ".....	6%	" "
California.....	" ".....	10%	" "
Colorado.....	" ".....	10%	" "
Connecticut.....	Forfeiture of all interest.....	7%	" "
Dacotah.....	" of Contract.....	7%	18%
Delaware.....	" ".....	6%	6%
Dist. of Columbia.....	" of all Interest.....	6%	10%
Florida.....	No penalty.....	8%	No limit.
Georgia.....	Forfeiture of Excess.....	7%	12%
Idaho.....	\$300 fine or imprisonment, 6 mos. or both.....	10%	24%
Illinois.....	Forfeiture of all interest.....	6%	10%
Indiana.....	" of Interest and Costs.....	6%	10%
Iowa.....	" of Excess.....	6%	10%
Kansas.....	" " over 12%.....	7%	12%
Kentucky.....	" of all Interest.....	6%	10%
Louisiana.....	" of Interest.....	5%	8%
Maine.....	No penalty.....	6%	No limit.
Maryland.....	Forfeiture of Excess.....	6%	6%
Massachusetts.....	No penalty—6% on Judgments.....	6%	No limit.
Michigan.....	Forfeiture of Excess.....	7%	10%
Minnesota.....	" of " over 7%.....	7%	12%
Mississippi.....	No penalty.....	6%	No limit.
Missouri.....	Forfeiture of all interest.....	6%	10%
Montana.....	No penalty.....	10%	.....
Nebraska.....	Forfeiture of all Interest and Costs.....	10%	12%
Nevada.....	No penalty.....	10%	No limit.
New Hampshire.....	Forfeit of three times interest received.....	6%	6%
New Jersey.....	Forfeit of all Interest.....	7%	7%
New Mexico.....	No penalty.....	6%	12%
New York.....	Forfeiture of Contract.....	7%	7%
North Carolina.....	Forfeiture of Interest.....	6%	8%
Ohio.....	" of Excess.....	6%	8%
Oregon.....	" of Prin., Interest and Costs.....	10%	12%
Pennsylvania.....	" of Excess, Act of 1858.....	8%	6%
Rhode Island.....	" unless by Contract.....	16%	No limit.
South Carolina.....	No penalty.....	7%	" "
Tennessee.....	Forfeit of over 6% and \$100 fine.....	6%	10%
Texas.....	No penalty.....	8%	No limit.
Utah.....	No penalty.....	10%	" "
Vermont.....	Forfeit of Excess on R. R. Bonds only.....	6%	7%
Virginia.....	" of Contract.....	6%	12%
Washington Ty.....	No penalty.....	10%	No limit.
West Virginia.....	Forfeit of Excess.....	6%	6%
Wisconsin.....	" of all interest.....	7%	10%
Wyoming Ty.....	No penalty.....	10%	No limit.

* Liable to arrest for misdemeanor. † Also punishable as a misdemeanor.

Banks forfeit interest only, or double the interest if charged in advance.

‡ Also 6% on judgments.

SHORT METHOD FOR CALCULATING INTEREST.

Multiply the principal by as many hundreds as there are days, and

For 4 per cent.....	Divide by 90
" 5 " ".....	" 72
" 6 " ".....	" 60
" 7 " ".....	" 52
" 8 " ".....	" 45
" 9 " ".....	" 40
" 10 " ".....	" 36
" 12 " ".....	" 30

EXAMPLE—INTEREST on \$50 for 30 days at 4%. $50 \times 30 = 1500$, which divided by 90 = 16½ cents—the required result.

BANK OF ENGLAND—FOUNDED 1694.

The Bank of England was the first Joint-Stock Bank established in England, and having exclusive privileges in the Metropolis granted by Royal Charter, it continued the only Joint-Stock Bank in London until 1834. At this date the London and Westminster Bank was founded, and proceeded so successfully that it was quickly followed by the formation of the London Joint-Stock Bank and the Union Bank of London. Some of the privileges claimed by the Bank of England, in opposition to the new Banks, were found, after litigation, to be untenable. The private Bankers, who were very powerful, combined in their endeavors to hinder the development of their new rivals, by curtailing their usefulness to the public. Capital of the Bank of England, £14,553,000. Rest, on 1st October, 1873, £3,072,273.

The total dividends for the year ending October 1st, 1875, were at the rate of $5\frac{1}{4}$ per cent. The price of Bank Stock, 28th November, 1875, was £257.

The paid-up Capital of the Joint-Stock Banks now amounts to about £47,000,000; and the nominal Capital to above £100,000,000.

BANK OF ENGLAND RATE OF DISCOUNT, 1860 TO 1876.

Months	1860	1861	1862	1863	1864	1865	1866	1867	1868	1869	1870	1871	1872	1873	1874	1875
Jan..	2½	6½	2½	4½	7½	5½	8	3½	2	3	3	2½	3	4½	3½	3 @ 5
Feb..	4	7½	2½	4½	7	5	7½	3	2	3	3	2½	3	3½	3½	3½
Mar.	4	7½	2½	4½	6	4½	6½	3	2	3	3	3	3	3½	3½	3½
April	4½	5½	2½	3½	6½	4	6	3	2	4	3	2½	3½	4	3½	3½
May.	4½	5½	2½	3½	8	4½	9½	3	2	4½	3	2½	4½	6½	4	3½
June	4	6	3	4	6½	3½	10	2½	2	4	3	2½	3½	6½	2½	3½
July.	4	6	2½	4	6½	3½	10	2½	2	3½	3½	2½	3½	4½	3	2½ @ 3
Aug.	4	4½	2	4	8	4	8½	2	2	2½	5	2	3½	3½	3½	2
Sept.	4	3½	2	4	9	4	5	2	2	2½	3½	2½	3½	3½	3	2
Oct..	4	3½	2	4	9	7	4½	2	2	2½	2½	2½	5½	6	3½	2½ @ 4
Nov.	5	3	3	5½	8	6½	4	2	2½	3	2½	4½	6½	3½	4½	3 @ 4
Dec..	5	3	3	7½	6½	6½	3½	2	3	3	2½	3½	5½	6½	6	3 @ 4
Aver.	4½	5½	2½	4½	7½	4½	7	2½	2½	3½	3½	2½	4½	4½	3½	2½ @ 3½

THE BANKER'S CLEARING HOUSE IN LONDON.

The Banker's Clearing House, near the post-office, Lombard Street, London, is the medium through which bankers obtain the amount of checks and bills in their hands for collection from other bankers. Every bank in London and the country is represented by clearing bankers, and as their agents send through the clearing-house all drafts payable in the city and in the country, the amount passing through this channel is enormous. On a Stock Exchange settling-day, 1875, it amounted to £33,778,000. The total for the year ending April 30, 1875, was £6,013,299,00, and for the year preceding £6,008,335,000. The establishment is managed by a committee of five members.

RATES OF STOCK BROKERAGE IN LONDON.

There is no scale fixed or recognized by the Committee of the Stock Exchange, but the following are the charges usually made for Commission by Stock Brokers:

British and Foreign Funds.....	per £100 Stock,	2s. 6d.
Exchequer Bills.....	100 "	1 0
Colonial Government and Railway Bonds.....	per cent.,	5 0
Shares under £ 5.....	per Share,	1 0
" " 5 to £10.....	" "	1 6
" " 10 " 25.....	" "	2 0
" " 25 " 50.....	" "	5 0
" " 50 and above.....	per cent.,	10 0

In cases in which Stock is under £50, the commission charged is $\frac{1}{4}$ per cent.

RAILROADS IN ENGLAND.—The number of miles of Railroads open at the end of 1874, was 6,173—558 miles having been added during that year. On 31st December, 1874, the number of proprietors of Indian Railroad Securities was 62,300, and the total amount of Capital issued was £35,119,119. The whole expenditure up to the same date was about £101,324,000, of which £32,736,400 represents guaranteed, and £3,537,574 State lines. The net receipts during 1874 were £3,860,071, being 1770,856 in excess of 1873.

BANK OF ENGLAND.

THREADNEEDLE STREET, LONDON. | W. B., BURLINGTON GARDENS.

B. B. GREENE, Governor. H. H. GIBBS, Deputy Governor.

Founded 1694. Capital £14,538,000.

Chief Cashier, FRANK MAY. Secretary, H. CHUBB.

BRANCH BANKS OF THE BANK OF ENGLAND: Western Branch, Burlington Gardens, Col. Francis; Birmingham, Bristol, Hull, Leeds, Liverpool, Manchester, Newcastle-on-Tyne, Plymouth, Portsmouth.

CLEARING HOUSE—Post-Office Court, Lombard Street, London.

TRANSFER DAYS &c., AT THE BANK OF ENGLAND.

	<i>Dividends due.</i>	
Bank Stock.....	April 5,	Oct. 5.
Three per Cent Reduced.....	April 5,	Oct. 5.
Three per Cent. Annuities.....	April 5,	Oct. 5.
East India Stock.....	Jan. 5,	July 5.
Three per Cent. Consols.....	Jan. 5,	July 5.
Annuities, ending April 5, 1885.....	April 5,	Oct. 5.
Two-and-a-Half per Cent Annuities.....	Jan. 5,	July 5.
Three-and-a-Half per Cent Annuities.....	Jan. 5,	July 5.
India Bonds.....	April 1,	Oct. 1.

TRANSFER DAYS.—Tuesday, Wednesday, Thursday, Friday; Mondays and Saturdays are private transfer days.

Hours for buying and selling at the Bank, 10 to 1, and transferring, 11 to half-past 2; for accepting, 9 to 3; payment of dividends, 9 to 3.

No transfers can be made at the Bank on Saturdays after 1 o'clock.

Life Annuities, if transferred between Jan. 5 and April 4, or between July 5 and Oct. 9, payable Jan. 5 and July 5. If transferred between April 5 and July 4, or between Oct. 10 and Jan. 4, payable on April 5 and Oct. 10.

Dividends are now payable through the post—that is, without involving the trouble and expense of personal attendance. It is also in contemplation to pay them quarterly, instead of half-yearly, as heretofore.

VALUE OF ANCIENT MONEY.

<i>Denomination.</i>	<i>Grains.</i>	<i>Go'd Value.</i>
Gold Shekel.....	182	\$5.69
Gold Maneh.....	13,200	569.00
Gold Talent.....	1,320,000	56,900.00
Silver Gerah.....	11	.023
Silver Beka.....	110	.264
Silver Shekel.....	220	.53
Silver Maneh.....	13,200	32.00
Silver Talent.....	660,000	1,660.00
Copper Shekel.....	528	.08 14-100.
Persian Daric or Dram (gold).....	128	5.52
Maccabean Shekel (silver).....	220	.53
"Piece of Money" (stater silver).....	220	.53
Penny (Demarius silver).....	58 6-7	.14
Farthing (Quadrans, copper).....	42	.003
Farthing (Assarium, copper).....	84	.004
Mite (copper).....	21	.001

Coined money, among the Greeks, was invented as early as 800 years before Christ, in the time of Uzziah, King of Judah. The oldest Asiatic coin was invented 550 years before Christ. The first record of Jewish coined money, was 140 years before Christ. All the money mentioned in the bible before the above, was uncoined money, and seems always to have been silver; gold being mentioned as valuable metal, but not in coin. Uncoined money was always used by weights, and called ring money; the same being cut in rings, as described in Genesis: xxiii, 16.

By referring to the above table it will be seen that a talent of gold was 1,320,000 grains, or 56,900 dollars in gold; and that a talent of silver was 660,000 grains, or 1,660 dollars; which makes in all, that David gave to Solomon for the building of the Temple, from his own private purse, the princely sum of 182,520,000 dollars.

INCREMENT OF POPULATION.

(From English authority.)

The following table represents accurately the increase in the commerce and population of the Christian world during the last seventeen years. It is of great interest on account of its bearing upon the questions whether the population multiplies too fast for the good of the race, and whether the general comfort of the individual is being increased or decreased:—

	FOREIGN COMMERCE.		POPULATION.	
	1855.	1872.	1855.	1872.
Great Britain.....	£268,400,000	£609,600,000	27,620,000	32,000,000
France.....	150,300,000	285,800,000	35,750,000	36,100,000
United States.....	107,340,000	232,800,000	27,000,000	41,000,000
Belgium.....	69,000,000	199,800,000	4,530,000	5,100,000
Germany, imports only.....	53,200,000	100,000,000	33,500,000	39,400,000
Austria.....	26,000,000	89,400,000	36,500,000	35,900,000
Russia in Europe.....	45,400,000	103,000,000	65,000,000	71,000,000
Italy.....	32,200,000	103,600,000	19,850,000	27,000,000
Spain.....	32,500,000	27,800,000	15,600,000	16,370,000
Netherlands.....	54,000,000	88,000,000	3,438,000	3,650,000
Sweden.....	9,000,000	14,600,000	3,660,000	4,100,000
Total.....	£848,340,000	£1,855,200,000	271,443,000	311,620,000
Increase in seventeen years (commerce).....			118.5 per cent.	
Increase in seventeen years (population).....			14.8 per cent.	
Foreign commerce in 1855 per head of population			£3.13	
Foreign commerce in 1872 per head of population			£5.95	
Increase per cent.....			90	

The most striking deduction from this table is not the great increase of commerce, but the fact that in seventeen years the amount for each individual has nearly doubled. There has been a slow growth in the number of the people, but a very rapid growth in the commerce. Commerce is an index of wealth, and increase of wealth means, in the highest degree, augmentation of physical comforts and well-being.

ENGLISH STAMP DUTIES.—(Legacies and succession to Real Property.)

To children or their descendants, or lineal ancestors of the deceased.....	£1 0 0
Brother or sister or their descendants.....	3 0 0
Uncle or aunt, or their descendants.....	5 0 0
Grand uncle or aunt, or their descendants.....	6 0 0
All other relations or strangers.....	10 0 0

The husband or wife of the deceased not chargeable with duty.

Probate and Letters of Administration are exempt, if the effects are under £100 in value.

OTHER DUTIES.

Voting papers, to enable any person to vote by proxy.....	£0 0 1
Letters of allotment of any company or proposed company, or letter of renunciation.....	0 0 1
Scrp certificate or other document.....	0 0 1
Letter of power of attorney for the sole purpose of voting by proxy.....	0 0 1
By any petty officer, marine, or soldier serving as a marine, or by the executors or administrators of such, for receiving prize money.....	0 1 0
For the receipt of the dividends or interest of any stock.....	0 1 0
If made for receipt of one payment only.....	0 5 0
In any other case.....	0 5 0
For the sale, transfer, or acceptance of any of the Government stocks or funds—	
When not exceeding £20.....	0 5 0
In any other case.....	0 10 0
Lease or tack, for any term less than a year and rent not exceeding £10 per annum.....	0 0 1
Of any furnished dwelling house or apartments where the rent for such term exceeds £26.....	0 2 6

WEIGHT AND VALUE OF UNITED STATES GOLD COINS.

Denominations.	Weight.	Fineness.	Value.	Weight in Grains.
	Oz. dec.	Thous.		
Dollar, legal.....	0.053,75	900	\$1 00	25.3
Quarter Eagle.....	0.134,37	900	2 50	64.5
Three Dollar.....	0.161,25	900	3 00	77.4
Half Eagle.....	0.268,75	900	5 00	129.
Eagle.....	0.537,50	900	10 00	258.
Double Eagle .. .	1.075,	900	20 00	516.

INTESTATE ESTATES.

RULES BY WHICH THE PERSONAL ESTATES OF PERSONS DYING INTESTATE ARE DISTRIBUTED IN ENGLAND.

<i>If the Intestate die, leaving</i>	<i>His representatives take in the proportion following:</i>
Wife and child, or children.....	One-third to wife, rest to child, or children: and if children are dead, then to the representatives (that is, their lineal descendants), except such child or children, not heirs-at-law, who had estate by settlement of intestate, or were advanced by him in his lifetime, equal to other shares.
Wife only, no blood relations.....	Half to wife, and half to the Crown.
Wife, no near relations.....	Half to wife, rest to next-of-kin in equal degree to intestate, or their legal representatives.
No wife or child.....	All to next-of-kin and their legal representatives.
No wife, but child, children, or representatives of them, whether by one or more wives.....	All to him, her, or them.
Children by two wives.....	Equally to all.
If no children or represent'es of them	All to next-of-kin in equal degrees to intestate.
Child and grandchild by dec'd child..	Half to child, half to grandchild, who takes by representation.
Husband.....	Whole to him.
Father, and brother or sister.....	Whole to father.
Mother, and brother or sister.....	Whole to them equally.
Wife, mother, brothers, sisters, nieces	Half to wife, residue to mother, brothers, sisters, and nieces.
Wife and father.....	Half to wife, and half to father.
Wife, mother, nephews and nieces...	Half to wife, one-fourth to mother, other fourth to neph's and nieces.
Wife, brothers or sisters, and mother	Half to wife, half to brothers or sisters, and mother.
Mother, but no wife, child, father, brother, sister, nephew or niece...	The whole to mother.
Wife and mother.....	Half to wife, half to mother.
Brother or sister of whole blood, and brother or sister of half blood....	Equally to both.
Posthumous bro'r or sister and moth'r	Equally to both.
Posthumous bro'r or sis'r, and bro'r or sister born in lifetime of father....	Equally to both.
Father's father, and mother's mother	Equally to both.
Uncle or aunt's children and brother's or sister's grandchildren.....	Equally to all.
Grandmother, uncle, or aunt.....	All to grandmother
Two aunts, nephew and niece.....	Equally to all.
Uncle, and deceased uncle's child ...	All to uncle.
Uncle, by mother's side, and deceased uncle or aunt's child.....	All to uncle.
Nephew by bro., nephew by half sister	Equally PER CAPITA, taking individually, and not by representation.*
Nephew by deceased bro. and neph'ws and nieces by deceased sister.....	Each in equal shares PER CAPITA, and not PER STIRPES.
Brother and grandfather.....	Whole to brother.
Brother's grandson, and brother or sister's daughter.....	All to daughter.
Brother, and two aunts.....	All to brother.
Brother, and wife.....	Half to brother, half to wife.
Mother, and brother.....	Equally.
Wife, mother, and children of a deceased brother, or sister.....	Half to wife, a fourth to mother and a fourth PER STIRPES to deceased brother's or sister's children.
Wife, brother, or sister, and children of a deceased brother or sister....	Half to wife, one-fourth to brother or sister PER CAPITA, one-fourth to deceased brother's or sister's children PER STIRPES.
Brother or sister, and children of a deceased brother or sister.....	Half to bro., or sister PER CAPITA, half to children of deceased brother or sister PER STIRPES.
Grandfather no nearer relation.....	All to grandfather.

* If A die, leaving brothers or sisters, each take an equal part of his effects. If either die, leaving children, his children take his share through him.

PRESENT WORTH OF ESTATES FOR YEARS, ALL ANNUITIES CERTAIN, LEASES AND ANNUAL INCOMES, NOT CONTINGENT, AT SIX PER CENT., FOR 3, 5, 10, AND 15 YEARS, ON THE DECIMAL SYSTEM.

PRESENT WORTH.										PRESENT WORTH.									
Prin.	One year.									Prin.	Three years.								
1	9	4	8	3	9	6	2	2	7	1	6	7	8	0	1	1	9	5	.
2	8	8	6	7	9	2	4	5	3	2	8	4	6	0	2	8	8	9	9
3	8	3	0	1	8	8	6	8	.	3	0	1	9	0	3	5	8	4	9
4	7	7	3	5	8	4	9	0	6	4	6	9	2	0	4	7	7	9	8
5	7	1	6	9	8	1	1	3	3	5	3	6	5	0	5	9	7	4	8
6	6	6	0	3	7	7	3	5	9	6	0	3	8	0	7	1	6	9	7
7	6	0	3	7	7	3	5	8	5	7	7	1	1	0	8	3	6	4	7
8	5	4	7	1	6	9	8	1	2	8	3	8	4	0	9	5	5	9	6
9	4	9	0	5	6	6	0	3	8	9	0	5	7	1	0	7	5	4	5

PRESENT WORTH.										PRESENT WORTH.									
Prin.	Five years.									Prin.	Seven years.								
1	2	1	2	3	6	3	7	8	6	1	5	8	2	3	8	1	4	4	.
2	4	2	4	7	2	7	5	7	1	2	1	6	4	7	6	2	8	8	.
3	6	3	7	0	9	1	3	5	7	3	7	4	7	1	4	4	3	1	9
4	8	4	9	4	5	5	1	4	2	4	3	2	9	5	2	5	7	5	9
5	0	6	1	8	1	8	9	2	8	5	9	1	1	9	0	7	1	9	8
6	2	7	4	1	8	2	7	1	3	6	4	9	4	2	8	8	6	3	8
7	4	8	6	5	4	6	4	9	9	7	0	7	6	6	7	0	0	7	7
8	6	9	8	9	1	0	2	8	4	8	6	5	9	0	5	1	5	1	7
9	9	1	1	2	7	4	0	7	.	9	2	4	1	4	3	2	9	5	6

PRESENT WORTH.										PRESENT WORTH.									
Prin.	Ten years.									Prin.	Fifteen years.								
1	3	6	0	0	8	6	9	9	8	1	9	7	1	2	2	4	6	6	3
2	7	2	0	1	7	3	9	9	5	2	9	4	2	4	4	9	3	2	5
3	0	8	0	2	6	0	9	9	2	3	1	3	6	7	3	9	9	8	9
4	4	4	0	3	4	7	9	8	9	4	8	8	4	8	9	8	6	5	1
5	8	0	0	4	3	4	9	8	7	5	5	6	1	2	3	3	1	4	8
6	1	6	0	5	2	1	9	8	4	6	2	7	3	4	7	9	7	7	7
7	5	2	0	6	0	8	9	8	1	7	9	8	5	7	2	6	4	0	7
8	8	8	0	6	9	5	9	7	8	8	6	9	7	9	7	3	0	3	6
9	2	4	0	7	8	2	9	7	6	9	4	1	0	2	1	9	6	6	6

WEIGHTS AND MEASURES OF ALL COUNTRIES.

REDUCED TO UNITED STATES STANDARD.

Name of Measure.	Equal to : in U. S. Standard.	Name of Measure.	Equal to : in U. S. Standard.
AUSTRIA.*		CHINA.	
Centner (100 pf'd	123.50 lbs. avoird.	Chth.....	14.10 inches.
Mark (gold or sil.)	9.02 troy.	Chang.....	11.75 feet.
Miner 40 Moss.....	14.94 wine gal.	CALCUTTA.	
Metze.....	1.75 bushels.	Maund or 40 seers	72½ lbs. avoird.
Klafter.....	67. cubic feet.	Seer.....	1 lb. 13oz. av.
ARGENTINE C.		English factory	74 lbs. 10.0z. av.
Quintal.....	101.44 lbs. avoird.	maunds.....	1 ounce.
Arroba.....	25.35 " "	Chattack.....	82 lbs. 2oz. 2 1-13 drs.
Penega.....	1.5 imp. bush.	Bezar Maund &.....	2 lbs. 13½ drs. troy.
ALGERIA.		Bengal Seer.....	2 oz. 5-6 " "
Onquah.....	4.8113 lbs. troy.	Chattock.....	
Hollah (liquid)...	5.2690 gallons.	EGYPT.	
Pasa (dry).....	1.5825 bushels.	Killon.....	0.9120 imp. bush.
BARCELONA.		Almund.....	1.151 imp. gals.
Canna (2 varas....	62.25 inches.	Oke of 400 drams.	2.883 lbs. avoird.
Carga, 16 cortanes	27½ imp. galls.	Casah of 4 dirahs.	8. yards.
12 arrobas.....	2½ quarters.	Feddah alrisach..	5.208 sq. yards.
Carga of corn....		FRANCE.	
1 quartuas or 1 sel-	7.53 imp. bush.	Gramme.....	15.432348 gr. troy.
ma.....		Kilogramme.....	2.205 lbs. avoird.
Arroba of 26 lbs.	21.37 lbs. avoird.	Quintal, metrique	220.46 " "
each, 12 oz. f....		Litre.....	2.11 pints.
BRAZIL.†		Hectolitre.....	26.40 gallons.
9 Brazilian lbs....	100 lbs. avoird.	Hectolitre (dry)..	2.84 bushels.
Litra.....	1.012 " "	Kilometre.....	1093. yards.
Arroba.....	32.38 " "	Metre, cube stere.	35.31 cubic feet.
Quintal.....	129.54 " "	FR. & GERMAN.‡	
Alquiere of Rio....	1. imp. bush.	Kilo.....	2.20462 lbs. avoird.
Ditava.....	55.34 grains.	Litre.....	2.11 pints.
100 Medidas (Rio)	73½ gallons, or	Metre.....	39.3704 feet.
BOLIVIA.		Aune.....	1.250 yards.
Litra (ounce)....	1.014 lbs. avoird.	Ell (Berlin).....	7.294 " "
Quintal.....	101.44 " "	GERMANY.	
Arroba of 25 lbs..	25.36 " "	Centner (100 lbs.).	110.5 lbs. avoird.
Arroba of wine &		Ship last of lum-	
sprits.....	6.70 imp. galls.	ber.....	80. cubic feet.
Gallon.....	0.74 " "	Scheffel of grain.	1.5 imp. bush.
Vara.....	0.927 yards.	Klafter.....	6. feet.
Sq. Vara.....	0.859 sq. yards.	Schock.....	60. pieces.
BATAVIA, E. I's.		Toune, weight....	227. lbs. avoird.
1 Pecul.....	135 lbs. 10oz. av	Toune, measure of	
100 Catties.....	1 pecul.	coal.....	6. bushels.
16 Tales.....	1 catty.	Loth.....	225. gr. troy.
1 Large Bahar....	4½ peculs.	Elmer.....	18.14 gallons.
1 Small do.....	3 " "	GR. BRITAIN.	
BUENOS AYRES		Ale or beer gallon	1.22 gallons.
Arroba.....	25.36 lbs. avoird.	Wine gallon.....	1-6 less than imp. gl
Pesado.....	35. " "	Imperial gallon...	1.20 gallons.
" of dry hides		" bushel..	1.08 bushels.
of Montevideo..	40. lbs. avoird.	" quarter..	8.25 " "
Pesado of dry salt	40. lbs. avoird.	" yard.....	36. inches.
hides of Montv.		GREECE.	
Pesado of wet salt	60. lbs. avoird.	Oke.....	2.80 lbs. avoird.
hides of Montv.		Cantar.....	123.20 " "
CHINA.		Livre.....	1.05 " "
Teal or Lang.....	133.00 lbs. avoird.	Baril (wine).....	16.83 imp. galls.
Picul.....	1.33 " "	Kilo.....	0.114 imp. quarters.
Catty.....	1.75 " "	Pike.....	¼ English yd.

* Metric system established by law. † The Oil Carga is divided into 11 Arrobas.
 ‡ In parts of the Empire, same as Portugal. French system adopted in 1872.
 § The Bengal Bezar Maund is 10 per cent. heavier than the Factory Maund.
 ¶ Common to both Countries.

WEIGHTS & MEASURES OF ALL COUNTRIES.—Continued

Name of Measure.	Equal to : in U. S. Standard.		Name of Measure.	Equal to : in U. S. Standard.	
HAMBURG.			NAPLES.		
Last of grain.....	89.64	bushels.	Cantaro grosso...	196.50	lbs. avoird.
Ahm of wine.....	84.25	gallons.	" piccolo.....	105.00	" "
Hamburg foot....	96.100	feet.	Carro of grain....	52.24	bushels.
Ell.....	1.22	"	" wine.....	.264	gallons.
Shipfund (2½ cent- ners).....	280	lbs. avoird.	Canna, or ell of 8 palmi.....	83.05	inches.
Or Hamburg.....	299	" "	NICE.		
Lispund.....	14	" "	The ell.....	46.77	inches.
Centner.....	112	" "	Charge of 12 rubbi (liquid).....	20.75	imp. galls.
Stone of flax.....	20	" "	Charge of 4 setiers	4.40	" bush.
Stone of wool.....	10	" "	Quintal of 6 rubbi, or 150 lbs.....	103.14	lbs. avoird.
Stone of feathers.	10	" "	PORTUGAL. †		
INDIA.			Litra.....	1.012	lbs. avoird.
Maund of Bengal of 40 Seers.....	2.054	lbs. avoird.	Almunde of Lis- bon.....	8.7	imp. galls.
Maund of Bombay " " Madras.	28. 25.	" "	Almunde of Opor- to.....	5.6	imp. galls.
Candy of twenty Maunds.....	24.3	bushels.	Alquere.....	0.36	" bush.
Tola.....	180.	grains.	Moro.....	2.78	imp. q'arters
Guz of Bengal....	36.	inches.	Pounds (100 lbs.)	101.19	lbs. avoird.
JAVA.			PERSIA.		
Amsterdam Pond	1.09	lbs. avoird.	Batman.....	13.5	lbs. avoird.
Pecul.....	133.	" "	Collothin.....	1.809	imp. galls.
Catty.....	1.33	" "	Artata.....	1.809	" bush.
Chang.....	4.	yards.	Zer.....	38.	inches.
JAPAN.			RUSSIA.		
Picul or Ton.....	133.	lbs. avoird.	Berkowitz.....	360.	lbs. avoird.
Kungl—60 Nomme	1.33	" "	Pood (63 to a ton).	36.	" "
Shaku—10 Sung...	11.75	inches.	Chetvert.....	5.77	imp. bush.
MAURITIUS.*			Oxhuft.....	58.5	wine galls.
French poida de marc, or quintal of 100 lbs.....	108	lbs. avoird.	Arsheen.....	28.	inches.
20 quintals, 1 Fr'h ton.....	2160	lbs. avoird.	Ship Last.....	4480.	lbs. avoird.
1 Veit.....	2	gallons.	Pound.....	0.9	lbs. avoird.
MALTA.			Tchetvrt.....	0.7	imp. quarter
Cantaro.....	175.	lbs. avoird.	Verst.....	3,500	feet.
Salma of grain....	8.22	bushels.	SPAIN.		
Rottoli.....	80.	ounces.	Quintal (100 lbs.)	101.44	lbs. avoird.
64 Rottoli.....	112.	lbs. avoird.	Libra.....	1.014	" "
MALAGA.			Arroba of wine...	5.3	imp. galls.
Arroba.....	36.	lbs. avoird.	Arroba of oil....	2.75	" "
Cargao raisins....	177½.	" "	Vara.....	8.	feet.
Pipe of wine.....	118½.	imp. galls.	Square Vara.....	1.09	Vara—1yd.
100 Pounds (100 lbs.).....	101.44	lbs. avoird.	Fanga.....	1.5	imp. bush.
MADRAS.			Moyo of salt.....	70	bushels.
Candy.....	500	lbs. avoird.	Modius of salt (from Ivica)....	40	bushels.
".....	20	maunds.	SICILY.		
MALACCA.			Cantaro grosso...	192.53	lbs. avoird.
Picul.....	135.	lbs. avoird.	" Sotillo...	175.03	" "
100 Cattles or 1609 Tales.....	1	picul.	100 Pounds.....	70.01	lbs. avoird.
NOR. & SWEDEN			Caffiso of oil, Mes- sina †.....	2.58	imp. galls.
Swedish Skalpond	0.936	lbs. avoird.	Or by weight.....	24.	lbs. avoird.
Norwegian Pund.	1.100	" "	SIAM.		
Swedish Fot.....	11.7	Eng. inch.	Teal.....	1.33	oz. avoird.
Norwegian Fod..	12.02	" "	Picul, Catty and Chang.....	same as Java.	
Swedish Kanna...	4.6	imp. pints.	ST. GALL.		
Norwegian Kande	3.3	" "	100 heavy pounds.	128.	lbs. avoird.
			100 light "	102.	" "

* Maritius, or Isle of France. † Same as France; but chief old measures in use are as here given. ‡ In Palermo, oil is sold by the Cantaro grosso.

WEIGHTS & MEASURES OF ALL COUNTRIES.—Continued.

<i>Name of Measure.</i>	<i>Equal to : in U. S. Standard.</i>	<i>Name of Measure.</i>	<i>Equal to : in U. S. Standard.</i>
SURAT.		TURKEY.	
any.....	784. lbs. 10 oz. avoird.	Taffee of Vusa silk (Smyrna).....	610. drams.
Surat maunds, or 10 Bengal fac- tory maunds....	candy.	Cheque of goat wool (Smyrna). Cheque of opium,	900. drams. 250. " "
TURKEY.		TRIESTE.	
ke of 400 drams.	2.851 lbs. avoird.	100 Pounds.....	123.60 lbs. avoird.
mund.....	1.151 imp. galls.	Stajo of grain....	2.34 bushels.
ellon.....	0.9120 " bush.	Orna, or elmer of of wine.....	14.94 gallons.
ke, equal to 1		Ell of woolens....	2.22 feet.
Kental.....	121.025 lbs. avoird.	Ell of silk.....	2.10 " "
4, 44 Okes.....	1. cwt.	VALENTIA.	
30 Okes, equal to		Varra.....	36.16 imp. inch.
1 Tchek.....	511.380 lbs. avoird.	Arroba (liquid)...	2.59 " galls.
ilos, equal to 20		" (weight).....	284. lbs. avoird.
Okes.....	0.36 imp. quarters.	Cahiz.....	5.65 imp. bush.
16 Kilos.....	100. " "	Quintal (weight)...	113. lbs. avoird.
ndaze, cloth		Carga.....	339. " "
measure.....	27. inches.		
hekl of opium, (Smyrna).....	1.66 lbs. avoird.		

FOREIGN POUNDS (100 LBS.) WEIGHTS NOT BEFORE STATED.

<i>Name of Measure.</i>	<i>Equal to : in U. S. Standard.</i>	<i>Name of Measure.</i>	<i>Equal to : in U. S. Standard.</i>
Antwerp 100 lbs...	108.35 lbs. avoird.	Netherlands 100 lb	108.93 lbs. avoird.
Lavaria 100 lbs...	123.00 " "	German Zol.	
Belgium 100 lbs...	108.35 " "	States 100 lbs....	110.25 lbs. avoird.
Brussels 100 lbs...	108.35 " "	Prussia 100 lbs....	110.25 " "
Bremen 100 lbs...	110.12 " "	Rotterdam 100 lbs.	108.98 " "
Berlin 100 lbs....	108.11 " "	St. Domingo 100 lb	107.93 " "
Lamburg 100 lbs..	110.400 " "	Vienna 100 lbs...	123.50 " "

FOREIGN OILS.

<i>Name of Measure.</i>	<i>Equal to : in U. S. Standard.</i>	<i>Name of Measure.</i>	<i>Equal to : in U. S. Standard.</i>
Linseed, 1 gallon.	7 lbs. 12 oz. avoird.	Olive, 1 gallon....	7 lbs. 9 oz. avoird.
Capeseed, 1 gal...	7 " 12 " "	Groundnut, 1 gal.	7 " 9 " "
Cocanut, 1 gal...	7 " 8 " "	Palm, 1 gallon....	7 " 8 " "

VARIOUS WEIGHTS AND MEASURES NOT INCLUDED ABOVE.

<i>Name of Measure.</i>	<i>Equal to : in U. S. Standard.</i>	<i>Name of Measure.</i>	<i>Equal to : in U. S. Standard.</i>
anado of balsam		Picu of hemp, (Manila).....	139.50 lbs. avoird.
copaiba.....	30 lbs. avoird.	Palm of Marble, from Carrara...	5.57 cubic inches.
ax, a head of...	64 " "	Salma of oil.....	42.16 gallons.
oot of St. Dom- ingo (100 cubic)	121.13 feet.	Skippond of Got- tenburg.....	300 lbs. avoird.
oney, one gallon		Skippond of Gefe	314 1-10 " "
weighs.....	12 lbs. avoird.	Salt, 1 barrel....	84 bushels.
Inseed, 1 bushel.	47 " "	Vara of Baracoa..	20 feet.
land or Mudd, (Rotterdam)...	148 lbs. avoird.		
um (Antwerp)...	40 gallons.		

N. B. Belgium same measure as France; Canada, Cape of Good Hope and British India, same as Great Britain; Chili same as Bolivia; Equador same as France; Italy same as France; Liberia same as Great Britain; Mexico same as Spain; Netherlands same as France; Peru same as Bolivia; Poland same as Russia; Prussia same as Germany; Switzerland same as France; Uruguay same as Argentine Republic; Venezuela same as France; Guiana Surinam, same as Holland; Ceylon same as Great Britain; Hayti or St. Domingo, old French system.

WEIGHTS AND MEASURES OF ALL THE STATES.

SHOWING THE NUMBER OF POUNDS PER BUSHEL REQUIRED, BY LAW OR CUSTOM, IN THE SALE OF ARTICLES SPECIFIED, IN THE SEVERAL STATES OF THE UNITED STATES. (OFFICIAL.)

STATES.	Apples, dried.	Barley.	Beans, Castor.	Beans, White.	Bran.	Buckwheat.	Coal.	Corn, ear.	Corn, shelled.	Corn Meal.	Hair.	Lime, unslacked.	Malt, Barley.	Onions.	Oats.	Peaches, dried.
Maine.....	48	..	..	64	..	48	..	..	56	50	11	..	..	53	30	..
New Hampshire..	..	..	..	60	..	..	..	..	56	50	..	..	..	..	30	..
Vermont.....	43	..	..	64	..	43	..	..	..	..	..	..	..	..	..	..
Massachusetts...	48	..	..	..	..	48	..	..	56	50	..	..	..	53	32	..
Rhode Island....	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Connecticut.....	..	..	..	..	..	45	..	..	56	..	..	..	..	..	28	..
New York.....	43	..	..	62	..	43	..	..	58	..	..	..	..	..	32	..
New Jersey.....	43	..	..	..	..	50	..	..	56	..	..	..	..	..	30	..
Pennsylvania....	47	..	..	..	..	48	..	..	56	..	..	..	..	..	30	..
Delaware.....	..	..	..	..	..	..	..	..	56	..	..	..	..	..	..	..
Maryland.....	28	48	..	62	..	48	..	70	56	..	..	..	34	57	32	..
Dist. Columbia..	24	47	46	62	20	48	..	70	56	48	7	..	38	57	32	..
Virginia.....	43	..	..	60	..	48	..	70	56	50	..	..	..	..	32	..
West Virginia...	25	48	..	60	..	52	80	..	54	48	..	..	..	..	32	..
North Carolina..	48	..	..	..	..	50	..	..	46	..	..	..	..	..	30	..
South Carolina..	26	48	46	60	20	56	80	70	56	50	80	88	88	57	33	33
Georgia.....	25	40	46	..	..	..	80	..	56	48	..	..	..	75	35	..
Alabama.....	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Florida.....	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Texas.....	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Louisiana.....	..	32	..	..	..	..	..	..	56	..	..	..	..	..	32	..
Mississippi.....	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Arkansas.....	24	48	46	60	..	52	80	70	56	50	8	..	34	57	32	33
Tennessee.....	26	43	..	60	20	50	..	70	56	50	..	..	..	56	32	..
Kentucky.....	25	48	..	60	20	52	..	..	..	50	..	..	..	57	32	..
Ohio.....	25	48	..	60	..	50	..	70	56	..	..	70	..	..	32	..
Michigan.....	22	48	46	60	..	48	80	70	56	..	..	70	..	54	32	28
Indiana.....	25	48	46	60	..	50	70	68	56	50	..	..	..	48	32	33
Illinois.....	24	48	46	60	20	52	..	70	56	48	8	80	88	57	32	33
Wisconsin.....	28	48	..	..	..	50	..	..	56	..	..	..	..	..	32	28
Minnesota.....	28	48	..	..	..	42	..	..	56	..	..	..	..	..	32	28
Iowa.....	24	48	46	60	20	52	..	..	56	..	..	80	..	57	33	33
Missouri.....	24	48	46	60	20	52	..	..	56	..	..	..	..	57	32	33
Kansas.....	24	50	46	60	20	50	..	70	56	50	8	80	32	57	32	33
Nebraska.....	24	48	46	60	20	52	..	70	56	50	8	80	30	57	34	33
California.....	..	50	..	..	..	40	..	..	52	..	..	..	..	..	32	..
Oregon.....	28	46	..	..	..	42	..	..	56	..	..	..	..	..	36	28

WEIGHTS AND MEASURES OF STATES.—Continued.

STATES.	Potatoes, Irish.	Potatoes, Sweet.	Peas.	Rye.	Salt.	SEEDS.									
						Blue-Grass.	Clover.	Flax.	Hemp.	Hungarian.	Millet.	Osage Orange.	Sorghum.	Timothy.	Turnips.
Maine.....	60	..	60	..	..	..	..	..	..	..	..	..	..	..	60
New Hampshire..	60	..	60	56	..	..	..	..	..	..	..	..	..	..	60
Vermont.....	60	..	60	56	70	..	80	..	..	..	..	..	..	42	60
Massachusetts...	60	..	..	56	..	..	..	..	..	..	..	..	..	..	60
Rhode Island....	..	..	..	..	..	..	..	..	..	..	..	..	..	..	60
Connecticut.....	60	..	..	56	..	..	..	..	..	..	..	..	..	..	60
New York.....	60	..	60	56	..	..	60	55	..	..	..	..	..	44	60
New Jersey.....	60	..	..	56	..	..	64	55	..	..	..	..	..	..	60
Pennsylvania....	56	..	..	56	85	..	62	..	..	..	..	..	..	..	60
Delaware.....	..	..	..	..	..	..	..	..	..	..	..	..	..	..	60
Maryland.....	60	..	60	56	56	14	64	56	44	48	50	37	37	45	60

WEIGHTS & MEASURES OF ALL THE STATES.—Continued

STATES.	Potatoes, Irish.	Potatoes, Sweet.	Peas.	Rye.	Salt.	SEEDS.										Wheat.
						Blue-Grass.	Clover.	Flax.	Hemp.	Hungarian.	Millet.	Osage Orange.	Sorghum.	Timothy.	Turnips.	
Dist. Columbia..	56	56	60	56	50	12	60	56	44	..	..	..	..	45	55	60
Virginia.....	60	56	60	56	..	..	64	56	44	..	..	..	..	45	56	60
West Virginia..	60	..	..	56	..	..	60	56	..	..	..	..	..	45	60	60
North Carolina..	..	..	50	56	..	..	64	55	..	..	..	..	..	..	..	60
South Carolina..	60	..	60	56	50	14	60	56	44	60	50	..	..	..	..	60
Georgia.....	56	60	..	..	56	..	60	56	..	..	..	..	..	45	..	60
Alabama.....	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Florida.....	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Texas.....	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Louisiana.....	..	..	..	32	..	..	..	..	..	..	..	..	..	..	..	60
Mississippi.....	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Arkansas.....	60	50	46	56	50	14	60	56	44	48	50	36	42	45	..	60
Tennessee.....	60	50	60	56	..	14	..	56	..	48	50	33	42	45	..	60
Kentucky.....	56	..	..	56	50	14	60	56	44	..	..	..	..	45	..	60
Ohio.....	60	50	60	56	..	..	60	56	44	50	50	..	..	45	..	60
Michigan.....	60	56	60	56	56	14	60	56	44	50	50	33	..	45	58	60
Indiana.....	60	..	..	56	50	14	60	56	44	..	..	..	..	..	..	60
Illinois.....	60	55	..	56	50	14	60	56	44	..	..	..	..	..	..	60
Wisconsin.....	60	..	..	56	..	..	60	56	..	..	..	..	..	..	..	60
Minnesota.....	60	..	..	56	..	..	60	..	..	..	..	..	..	..	..	60
Iowa.....	60	46	..	56	50	14	60	56	44	45	45	32	30	45	..	60
Missouri.....	60	..	..	56	50	14	60	56	44	..	..	..	..	45	..	60
Kansas.....	60	55	..	56	50	14	..	56	44	55	55	..	..	45	55	60
Nebraska.....	60	50	60	56	50	14	60	56	44	60	85	82	30	45	55	60
California.....	..	..	..	54	..	..	..	..	..	..	..	..	..	..	..	60
Oregon.....	60	..	..	56	..	..	60	..	..	..	..	..	..	..	..	60

STATE LAWS IN REFERENCE TO WEIGHTS AND MEASURES.

NEW YORK.—A superintendent of weights and measures is appointed by the governor, lieutenant-governor, and secretary of State, or any two of them, to hold office during their pleasure. It is his duty to correct the standards of the several cities and counties, and to provide them with such standards, balances, and other means of adjustment as may be necessary, and as often as once in ten years to compare them with those in his possession. The board of supervisors of each county, at their annual meetings, appoint a county sealer, who provides such standard weights, measures, and balances as may be wanting, and compares these standards with his own as often as once in five years. Fees for sealing every beam, 10 cents; weights, 10 cents each; liquid and dry measures, 10 cents for each measure, and reasonable compensation for conforming weights and measures to standards. For using weights and measures, not conformed to standards, the party offending is subject to a fine not exceeding \$5 for each offence; he will also be liable to an action at law, in which the defrauded person may recover treble damages and costs. It is incumbent upon every person keeping a store, grocery, or other place where commodities are sold by weights and measures, to have the same compared with the standards in the hands of the sealer once every year, failing in which he is liable to a fine of \$5 for each offense, to be recovered by any person who may prosecute. All commodities sold by heaped measure must be heaped in the shape of a cone as high as the article will admit.

NEW JERSEY.—The State secretary is charged with the keeping of the State standards. Each county is supplied with copies, to be preserved in the office of the county clerk, who acts as sealer of weights and measures. County clerks are required in March, of every seventh year, to give notice requiring all persons within their respective counties to present for testing all weights and measures used in buying or selling. The fees are 2 cents for every article sealed. Penalty for using unsealed weights and measures, not less than two nor more than five dollars for every offense. The law is generally enforced throughout the State.

CONNECTICUT.—Town sealers are elected annually. Weights, measures, scales, yards, beams, and balances, must be annually sealed, notice being given in April as to time of place and sealing.

MILES OF FOREIGN COUNTRIES IN ENGLISH YARDS AND STATUTE MILES.

<i>Foreign Miles, etc.</i>	<i>Yards.</i>	<i>Statute miles.</i>
Modern Roman Mile.....	1,628	DEO
English Statute Mile.....	1,760	.92
Tuscan Mile.....	1,808	1.
Ancient Scottish Mile.....	1,984	1.08
Irish Mile.....	2,240	1.12
French Posting League, four kilometres.....	4,374	1.21
Spanish Judicial League.....	4,685	2.45
Portuguese League.....	6,760	2.63
German Short Mile.....	6,859	3.84
Flanders League.....	6,864	3.90
Spanish Common League.....	7,416	4.20
Prussian Mile.....	8,287	4.60
Danish Mile.....	8,244	4.60
Dantzic Mile.....	8,475	4.80
Hungarian Mile.....	9,113	5.10
Swiss Mile.....	9,153	5.10
German Long Mile.....	10,126	5.70
Hanoverian Mile.....	11,559	6.50
Swedish Mile.....	11,700	6.60
Arabian Mile.....	2,148	1.20
Persian Persang.....	6,086	3.40
Russian Verst.....	1,167	.60
Turkish Berri.....	1,826	1.00
English Geographical Mile.....	2,025	1.12
Geographical League of England and France.....	6,075	3.
German Geographical Mile.....	8,100	4.

NOTE.—The Scotch and Irish miles were formerly about $1\frac{1}{2}$ English, but are now the same as English. A Spanish and Polish mile is about $3\frac{1}{2}$ English. The French toise is about 6 feet.

STANDARD OF MEASURES.

LONG MEASURE.

In the United States Treasury, at Washington, is a brass scale, which, at a temperature of 62° is, by the British imperial yard, 82 inches long.

All weights and measures are referred to this unit. In England, in the year 1824, Parliament passed an act, taking effect in 1826, that the imperial yard of thirty-six inches should be 39.13929 inches.

LIQUID MEASURE.

In the United States the gallon wine measure of 231 cubic inches, equal to the volume of 8 $\frac{1}{8}$ pounds of water, is the standard. In England the imperial gallon holds 277.274 cubic inches, equal to the volume of 10 pounds of water. To reduce gallons, etc., to the United States standard multiply by 1.2. To reduce U. S. gallons to the English Standard divide by 1.2.

APOTHECARIES MEASURE.

The assumed unit is the minim of a drop of water weighing 95 grains.

DRY MEASURE.

In the United States the bushel is the unit, holding 2150.42 cubic inches. In England the imperial bushel is 80 pounds of water, 2218.192 cubic inches. To reduce to the United States standard multiply by 1.8315; to reduce to the English standard, divide by the same.

MEASURE BY WEIGHT.

For this purpose distilled water is chosen, that the weight of one cubic inch of pure water weighed in vacuo, with the thermometer at 62° at barometer at 30", should be 252.458 grains, of which 5760 should make the imperial pound Troy; same in both England and the United States. The pearl carat weighs 8 grains, the diamond carat 3 1-6 grains, the gold carat 240 grains or 1-24 of a pound. Gold, 16 carat, is 16-24, or $\frac{2}{3}$ pure metal.

THE TON—AVOIRDUPOIS.

This is sometimes spelled TUN, though the TUN is, properly, a liquid measure. A short ton is 2,000 pounds; the long ton is 2,240 pounds, which is used in the United States and England. Forty cubic feet is estimated also a ton in the United States.

MEASURES OF UNITED STATES MONEY.

THE AMOUNT OF LEGAL TENDER, DENOMINATION, DATE OF FIRST ISSUE, TOTAL WEIGHT IN GRAINS AND PER CENT. OF METALS IN THE UNITED STATES COINS SINCE 1792.

From "Goodrich's Lightning Calculator."

Name of coins.	Date of first issue.	Total weight in grains.	Per centage of each kind of metal.*	Legal to what amount.
One Cent.....	1792	268	C 100.....	.04
".....	1857	72	C 88, N 12.....	.04
".....	1864	48	C 95, T and Z 5.....	.04
Two Cents.....	1864	96	C 95, T and Z 5.....	.04
Three Cents.....	1851	11.53	S 75, C 25.....	.30
".....	1865	30	C 75, N 25.....	.80
Five Cents.....	1866	77.6	C (3), N (9).....	\$1.00
Half Dime.....	1853	19.2	S 90, C 10.....	5.00
One Dime.....	1853	38.4	S 90, C 10.....	5.00
Quarter Dollar.....	1853	96	S 90, C 10.....	5.00
Half Dollar.....	1853	192	S 90, C 10.....	5.00
One Dollar.....	1837	412.5	S 90, C 10.....	Any amount
".....	1837	25.8	G 90, C 10.....	" "
Quarter Eagle.....	1837	64.5	G 90, C 10.....	" "
Three Dollars.....	1837	77.4	G 90, C 10.....	" "
Half Eagle.....	1837	129	G 90, C 10.....	" "
Eagle.....	1837	258	G 90, C 10.....	" "
Double Eagle.....	1837	516	G 90, C 10.....	" "
Trade Dollar.....	1873	420	S 90, C 10.....	\$5.00

Metals indicated by letters, are: G, Gold; S, Silver; C, Copper; N, Nickel; T, Tin; and Z, Zinc.

METALS AND ALLOYS.—THEIR SPECIFIC GRAVITY AND WEIGHT.

Metals and Alloys.	Specific gravity.	Weight of a cubic foot.	Weight of a Cubic inch.
		Lbs.	Lbs.
Aluminum, cast.....	2560	180	.092
Antimony, cast.....	6710	419	.243
Arsenic.....	5760	.....	.208
Bismuth, cast.....	9822	613	.383
Brass, cast.....	7800	500	.280
".....	8400	627	.304
Brass, rolled.....about	8890	525	.302
Bronze (cop'r 8, tin 1,) gun met., "	8460	528	.305
Copper, cast.....	8750	543	.315
".....rolled.....	8800	548	.317
".....wire.....	8850	553	.321
Gold, pure, cast, 24 carat.....	19258	1204	.696
".....hammered, 24 carat, about	19500	1217	.702
Iron, cast,....{ purest is } common	7210	450	.260
".....wrought { heaviest } average.	7770	485	.280
Lead, cast.....	11300	708	.408
".....rolled.....	11410	712	.411
Mercury—40°.....	15630	978	.566
".....32°.....	13610	848	.492
".....60°.....	13580	846	.490
".....212°.....	13375	836	.483
Nickel, plate.....	8800	509	.318
Platinum, hammered.....about	21500	1343	.775
".....native, in grains.... "	17500	.....	.....
Silver, pure, cast.....	10474	654	.378
".....hammered.....	10510	655	.379
Steel. { Carbon light- } com'n av'ge	7850	490	.283
".....ens it.	7291	455	.262
Tin (common average).....	7000	437	.252
Zinc.....	7000	437	.252

The cost of refining Gold and Silver is about 1 8-10 cents per ounce.

COMMERCE OF U. S. FOR THE CALENDAR YEARS 1875-

<i>Imports and Exports.</i>	1876.	1875.
Imports, merchandise.....	\$426,776,976	\$503,152,896
Imports, coin and bullion.....	84,455,212	22,896,896
Total imports.....	\$461,232,188	\$526,949,792
Exports, merchandise....	573,716,668	497,263,896
Exports, coin and bullion....	47,973,762	70,108,896
Foreign exports.....	23,305,318	22,876,896
Total exports.....	\$646,995,748	\$590,250,688
Exports over imports.....	\$185,763,560	\$64,201,896

HISTORY OF THE OLD UNITED STATES BANK.

(1791 to 1837.)

In 1791 the first Bank of the United States was established, and continued for twenty years. Its paper was a currency both for the people and the Government. When the charter of that bank expired the State banks performed the same office. From 1808 to 1819, the Bank of the United States held \$15,300,000 in specie. In 1813 the paper circulation was about \$62,000,000, and gold and silver formed a substantial part of the currency. In 1814 the State banks suspended payments, but their paper continued to be currency. In 1815 the circulation was \$110,000,000. In 1816 the last Bank of the United States was established. During the year 1817 and part of 1818 all the surplus products of the country commanded in foreign markets more than ordinary prices. In 1819 the circulation fell to \$65,000,000, a reduction, in four years of \$45,000,000. In 1811 there were eighty-nine banks in the United States, having a capital of \$53,000,000, and specie in the vaults amounting to \$16,000,000; and on the 1st of January, 1835, there were 558 banks and 146 branches, in all 704, with an aggregate capital of \$232,000,000 and having nearly \$44,000,000 in specie. In 1833-'34 the fiscal agency of the Bank of the United States was determined by the Government, the deposits were removed, and a connection was formed with State banks as agents. In 1833 the amount of specie in circulation was \$4,000,000, and the banks had \$25,000,000. The paper circulation was \$80,000,000. In 1836 the specie had risen to \$28,000,000 in circulation, \$45,000,000 held by the banks, and the note circulation \$140,000,000. In 1837 the amount of specie in the country was \$80,000,000, equal to \$5 per head of the population, and the note circulation \$100,000,000. In the same year the specie currency in Europe was estimated at \$1,100,000,000. In May, 1837 (the charter of the Bank of the United States having expired in March, 1836), the State banks suspended specie payments.

CHARTER PRIVILEGES OF NEW YORK LIFE INSURANCE COMPANIES, RELATING TO INVESTMENTS.

All New York Life Insurance Companies can invest in Bond and Mortgage in this State and States adjacent thereto, also in United States Government Bonds, New York State Bonds, and in all Bonds of Cities in this State that are above par.

FIRE INSURANCE RATES IN ENGLAND.

RATES.—All the Insurance offices charge the same, but every office makes its own estimate of the risk incurred, and the same property which by one office would be regarded as simply **HAZARDOUS**, will by another be classed **DOUBLY HAZARDOUS**, and charged for accordingly. The following descriptions and rates are those of the Hand-in-Hand, the oldest of the fire offices:—

COMMON INSURANCES.—At 1s. 6d. to 2s. per cent. per annum, with certain exceptions.

1. Buildings covered with slates, tiles, or metals, and built on all sides with brick or stone, or separated by party-walls of brick or stone which are carried through the roof, and wherein no hazardous trade or manufacture is carried on, or hazardous goods deposited.

2. Goods in buildings as above, such as household goods, plate, wear apparel, and printed books, liquors in private use, merchandise and stock, utensils in trade, not hazardous.

HAZARDOUS INSURANCES.—At 2s. 6d. to 3s. per cent. per annum, with certain exceptions.

1. Buildings of timber and plaster, or not separated by partition walls of brick or stone, or not covered with slates, tiles, or metals, and thatched by hand and outhouses, having no chimney, nor adjoining to any building having a chimney; and buildings falling under the description of common insurances but in which hazardous goods are deposited, or hazardous trades or manufactures are carried on.

FIRE INSURANCE RATES IN ENGLAND.—Continued.

2. Goods.—The stock and goods of bread bakers, tallow chandlers (not melters), chemists, inn holders and stable keepers, together with all manner of fodder and corn unthreshed.

DOUBLY HAZARDOUS INSURANCES.—At 4s. 6d. to 5s. per cent. per annum, with certain exceptions.

1. Buildings.—All thatched buildings having chimneys, or communicating with or adjoining to buildings having one, although no hazardous trade shall be carried on, nor hazardous goods deposited therein, and all hazardous buildings, in which hazardous goods are deposited, or hazardous trades carried on.

2. Goods.—All hazardous goods deposited in hazardous buildings, and in thatched buildings having no chimney, nor adjoining to any building having a chimney; also china, glass, mathematical and musical instruments, pictures and jewels in private use.

HOW TO FIND THE VALUE OF A \$1,000 UNITED STATES BOND IN LONDON OR PARIS.

IN LONDON.

On December 30, 1873, the assumed par of 4s. 6d. per dollar, therefore, to find the value of a Bond in Sterling, multiply the integral part of the quotation by 2, and add five shillings for every eighth of the fractional part. Example:

\$1,000 United States Bond..... @ 108½ = £216 5s.
1,000 United States Bond..... @ 106¼ = 216 15s.

NOTE.—Pound Sterling now \$4.8665, or 109¼ per cent.

IN PARIS.

Assumed par of Paris Stock Exchange 5 francs to the dollar, equal to 5,000 francs per \$1,000 United States Bond. Example:

Five-twenty U. S. Bond, 1862, at current quotation of 106 per cent. of 5,000 francs, 5,000f. x 106 = 5,300.00 francs.

POPULATION, TAXABLE PROPERTY, RATE OF TAXATION, &c., OF CITIES IN INDIANA AND OHIO, 1875.

Name.	Population.	Taxable Property.	Tax per \$1.0.	City Debt.	Debt per Capita.	Debt per Ct.
Indianapolis, Ind.....	86,886	\$67,809,193	\$1.10	\$1,385,500	\$15.95	2.06
Evanaville, Ind.....	31,652	24,859,120	1.66	1,617,780	51.11	6.51
Fort Wayne, Ind.....	26,577	15,500,000	1.20	665,980	25.05	4.29
Ferre Haute, Ind.....	23,148	14,168,475	.97	262,000	11.31	1.92
Lafayette, Ind.....	18,477	11,349,755	1.10	† 22,000	1.19	0.19
Logansport, Ind.....	13,067	7,000,000	1.50	269,500	20.02	3.85
Madison, Ind.....	12,476	5,000,000	1.10	185,000	14.82	3.07
Richmond, Ind.....	11,579	8,883,767	1.05	186,972	16.19	2.34
Jeffersonville, Ind.....	9,500	2,537,000	1.60	136,580	14.37	5.38
Vincennes, Ind.....	6,446	3,644,854	1.25	† 91,000	17.68	3.17
Dayton, Ohio.....	38,395	19,956,470	1.45	1,000,000	26.04	5.01
Xenia, Ohio.....	7,555	3,364,000	.90	67,500	8.93	2.01
Piqua, Ohio.....	6,832	3,000,000	1.30	250,000	36.59	8.33

* Debt per cent. of taxable property.

† On May 31, 1875, Lafayette opened bids for \$225,000 Water Bonds, having thirty years to run, and drawing 8 per cent. interest.

‡ City Warrants to the amount of \$23,000 were issued in 1875, payable one year from date of issue, making total debt, \$114,000.

CABLE RATES.—ENGLAND TO THE UNITED STATES.

Place.	Per word.	
	s.	d.
New York, Boston and New England States.....	3	0
Cities of Philadelphia, Baltimore, and Washington.....	3	2
" Cincinnati, St. Louis, and Chicago.....	3	8
City of San Francisco, California.....	3	10

**COST PER MILE OF PRINCIPAL RAILROADS,
WHOSE STOCK OR BONDS ARE MOST ACTIVE ON THE NEW YORK STOCK
EXCHANGE.**

<i>Name of Road.</i>	<i>No. of Miles.</i>	<i>Cost || per Mile.</i>	<i>Name of Road.</i>	<i>No. of Miles.</i>	<i>Cost || per Mile.</i>
Baltimore & Ohio.	588	\$80,875	Michigan Central.	569	48,611
Erie.....	959	121,997	Delaware, Lack'na and Western.....	195	141,180
N. Y. Central and Hudson River...	842	114,436	Central of N. J....	291	83,000
Pennsylvania.....	869	* 58,350	Toledo, W. & W...	628	56,329
Chicago & North- west.....	1,459	46,051	Illinois Central....	707	51,153
Chica., Milwaukee and St. Paul.....	1,399	39,022	Chicago, Rock Is- land & Pacific...	674	45,900
Chesapeake & Ohio	A 423	+ 94,280	Ohio & Mississippi.	393	88,563
Harlem.....	132	+140,973	C., C. & I. C.....	587	64,132
Lake Shore and Mich. Southern..	1,181	71,379	Hannibal & St. Jo.	275	\$ 84,220
			Panama.....	47	"

- * If calculated upon the basis of present Capital Stock and Funded Debt, \$136,140 per mile.
† Calculated upon the basis of the present Capital Stock paid up, and the Funded Debt.
‡ Calculated upon the basis of present Stock and Bonds outstanding January, 1876. Road now leased to New York Central.
§ Calculated upon present amount outstanding.
¶ Amount of Debt outstanding, January, 1876, average \$208,332 per mile.
|| Cost per mile with equipment—from construction account.
A No of miles built; there yet remains four miles to complete.

**HOW TO OBTAIN DUPLICATES OF LOST AND DES-
TROYED UNITED STATES BONDS.**

LOST AND DESTROYED REGISTERED BONDS.

The owner of such missing bond shall file in the Treasury a bond in a penal sum equal to the amount of said missing bond, and the interest which would accrue thereon, until the principal thereof is due and payable, with two good and sufficient sureties, residents of the United States, to the approval of the Secretary of the Treasury, with condition to indemnify and save harmless the United States from any claim because of the said lost or destroyed bond.

DESTROYED OR DEFACED BONDS.

The owner of such destroyed or defaced bond shall surrender the same, or so much thereof as may remain, and shall file in the Treasury a bond in a penal sum double the amount of said destroyed or defaced bond, and the interest which would accrue thereon until the principal thereof is due and payable, with two good and sufficient sureties, residents of the United States, to be approved by the Secretary of the Treasury, with condition to indemnify and save harmless the United States from any claim upon the said destroyed or defaced bond.

**HOW TO EXCHANGE UNITED STATES COUPON BONDS FOR REGISTERED
BONDS.—ACT MARCH 18, 1869.—SEC. 3706.**

Authorizes Coupon Bonds to be exchanged for Registered, upon such terms and Regulations as the Secretary of the Treasury may from time to time prescribe, such Registered Bonds to be similar to the Registered Bonds authorized under the acts authorizing the issue of the Coupon Bonds offered for exchange.

Balance of uncalled 5-20 United States Bonds to March 1, 1876, are as follows: 1865 old, \$150,553,000; 1865 new, \$202,663,000; 1867, \$310,622,000; 1868, \$37,473,000. Total, \$701,316,000.

There are now five cables connecting Europe with America, three running from Newfoundland to Ireland; one from Brest (France) to Duxbury (Massachusetts,) by way of St. Pierre; and the direct cable recently laid. The cables from Newfoundland are about 1,900 miles long, the direct cable 3,060 miles, and the French cable 3,330 miles in length.

It is estimated that English capitalists have invested \$250,000,000 in United States Railroad Securities.

ARTER PRIVILEGES—DATE OF ORGANIZATION—CAPITAL STOCK—PAR VALUE—DIVIDEND MONTHS, ETC., OF EXPRESS, TELEGRAPH, CANAL, AND MINING COMPANIES, LOCATED IN NEW YORK CITY.

	Name,	Principal Office.	Par value.	Capital paid up.	Div'ds payable.
†	Adam's Ex. Co....	59 Broadway, N. Y.	\$100	\$12,000,000	Q—M
†	American Ex. Co..	65 " "	100	18,000,000	J & J
†	United S. Ex. Co...	82 " "	100	6,000,000	Q—F
†	Wells, Fargo & Co.	65 Broadway, N. Y.	100	5,000,000	J & J
†	National Ex. Co....	65 " "	100	500,000	Q—J
†	West. Union Telegraph Co....	B'way c. Dey, "	100	\$ 33,787,415	Q—J
	Real Estate Gold S. F. Bonds.....	" "	1,000	1,408,000	M & N
	Coupon or Regist'd Sterling 6's.....	" "	1,000	4,000,000	M " N
		" "	500, &c.	1,090,000	M " S
55	Atlantic and Pacific Telegraph Co.	145 Broadway, "	100	10,000,000	.....
32	Pacific Mail S. S. Co.	Pier 42 N. R., N. Y.	100	20,000,000	.....
66	Quicksilver M. Co.,	19 & 21 Nassau, N. Y.	100	Δ 4,291,300	.....
	Preferred	" "	100	5,708,700	.....
74	Mariposa M. Co....	9 and 11 Nassau St.	100	10,000,000	.....
	Preferred	" "	100	Δ 5,000,000	.....
23	Delaware and Hudson Canal Co....	C'tland c. Church	100	¶ 20,000,000	F & A

* Consolidated in 1868 with the Merchants' Union Express Company.

† Joint Stock Associations.

‡ Chartered by the State of Colorado for Express, Banking, etc., and in the purchase of securities. No limit in Charter.

§ Stock only. The bonded indebtedness amounts to \$6,528,000.

|| Authorized capital \$10,000,000. Bonds now outstanding \$584,000. No restrictions as to investments.

¶ Also \$15,116,000 seven per cent. bonds. This includes railroad of the company.

Δ This Company works the Almaden mine in California.

Δ Also \$500,000 seven per cent. gold coupon bonds outstanding.

WISCONSIN RAILROAD LAW.

The following are the important features of the bill passed by the Wisconsin Legislature repealing the Potter law:

SEC. 11. The Chicago, Milwaukee and St. Paul Railroad Company shall file with the Railroad Commissioner, before the day when this act shall take effect, the regular published schedule of their tariff rates for the transportation of persons and property which was in force on their railroad on the 15th of June, 1872, and that company and the Chicago and Northwestern Railroad Company shall not demand, collect, or receive a greater compensation for the transportation of persons and property than fixed in such schedule for corresponding distances. This provision shall apply to such lines of railroads as have been built and put into operation by either of said companies and operated under lease or otherwise, since the date above mentioned; provided that the Chicago, Milwaukee and St. Paul Railroad Company, and the Chicago and Northwestern Railroad Company shall sell, at all ticket stations on their respective lines within this State, tickets for five hundred miles; also round trip tickets good for first-class passengers, to and from any station within this State, at a uniform rate of cents per mile; and provided, further, that no railroad corporation shall be compelled to accept less than 5 cents for transportation of any passenger between any points.

SEC. 12. Sections 1, 2, 3, 4, 5, 6, 7, 8, 13 and 14, of chapter 273, of the laws of 1874, of which this is amendatory; chapter 841, of the laws of 1874, entitled "An act in relation to railroads;" chapter 834, of the laws of 1875, entitled "An act to amend chapter 273, of the laws of 1874, entitled 'An act relating to railroads, express and telegraph companies in the State of Wisconsin,'" and the first section of chapter 113, of the laws of 1875, are hereby repealed.

SEC. 13. This act shall be in force from and after the first day of April, D. 1876.

CAPITAL STOCK, LAST DIVIDEND, PAR VALUE OF STOCK, DIVIDEND MONTHS, ETC., OF MOST ACTIVE RAILROAD STOCK REPRESENTED ON THE PHILADELPHIA STOCK EXCHANGE, 1876.

<i>Name of Road.</i>	<i>Par Value.</i>	<i>Dividend Months.</i>	<i>Capital Stock.</i>	<i>Last Div'd</i>
Camden and Atlantic	\$50	Q from J	\$377,400	2 %
Do. do. Preferred.....	50	"	888,150	2 %
Catawissa.....	50		1,159,500	
Do. Old, preferred.....	50	M and N	2,200,000	3½ %
Do. New, preferred.....	50	M " N	1,000,000	3 %
East Pennsylvania.....	50	J " J	1,309,200	3 %
Elmira and Williamsport.....	50	M " N	500,000	2½ %
Do. do. preferred..	50	J " J	500,000	3½ %
Har. P. Mt. J. and Lancaster.....	50	J " J	1,182,550	3½ %
Huntingdon and Broad Top.....	50		1935,250	
Do. do. Preferred	50		11,005,000	
Lehigh Valley, Conv. and preferred.	50	Q from J	27,092,297	2½ %
Little Schuylkill.....	50	J and J	2,646,100	3½ %
Minehill.....	50	J " J	3,969,600	3½ %
Nesquehoning Valley.....	50	M " S		
Norristown.....	50	Q from M		
Northern Central.....	50	M and N	5,842,000	3 %
North Pennsylvania.....	50	J " J	3,978,150	3 %
* Oil Creek and Allegheny.....	50			
Pennsylvania.....	50	Q from F	68,870,200	2 %
Philadelphia and Erie, Convertible..	50		6,048,700	
Do. do. Preferred.....	50		2,400,000	4 %
Philadelphia and Reading, Conv'ble.	50	Q from J	82,725,775	2½ %
Do. do. Pref'd...	50	"	1,551,800	2½ %
Philadelphia and Trenton.....	100	"	1,259,100	2½ %
Philadelphia, Wilmington and Balto.	50	J and J	11,536,250	4 %
§ United Companies of New Jersey..	100	Q from J	19,890,400	2½ %
West Chester, Cons. preferred.....	50	J and J	821,900	4 %
West Jersey.....	50	F " A	1,359,750	

Total number of Shares dealt in at the Philadelphia Stock Exchange in 1875. \$4,873,960; Bonds, \$11,993,930; value, \$243,218,375.

* Changed to Pittsburg, Titusville and Buffalo Railroad.

† Funded debt, \$2,283,500. ‡ Cost of road, \$4,371,989. § Formerly Camden and Amboy.

MISCELLANEOUS CORPORATIONS.

NAME, LOCATION, CAPITAL STOCK, PAR VALUE OF STOCK, ETC., LOCATED IN THE CITY OF PHILADELPHIA.

<i>When Org'd.</i>	<i>Name of Corporation.</i>	<i>Location of Office.</i>	<i>Par Value.</i>	<i>Capital Stock.</i>	<i>Dividend Months.</i>
1871....	Am. Steamship Co.*...	230 South 3d St..	\$100	\$700,000	A and O
1867....	Am. But'nhole S.M. Co.	1328 Chestnut...	12½	625,000	Q — J
1854....	Pennsylvania Salt Co..	140 Dela're Av.	50	1,649,150	A and O
.....	Philadelphia Exchange	.....	100		M " N
.....	Amer. Acad'y of Music	.....	100		
.....	North'n Liber's Gas Co.	.....	25		M and S
.....	Washington Gas Co....	.....	20		F " A
.....	Cambria Iron Co.....	.....	12½		A " O
.....	Central Transportation	.....	50		Q — J
.....	Locust Mountain Coal.	.....	50		M and S
.....	Westmoreland Coal....	.....	50		A " O
.....	Empire Transp. Co.....	.....	50		Q — J
.....	Southern Transp. Co....	.....	50		Q — J
.....	Emaus' Iron Co.....	.....	50		

* Bonds outstanding, \$1,500,000. Principal and interest guaranteed by Pennsylvania Railroad.

PHILADELPHIA CITY PASSENGER RAILROADS.

NAME, PAR VALUE OF STOCK, AMOUNT OF STOCK SUBSCRIBED, LAST DIVIDEND, DIVIDEND MONTHS, TOTAL DEBTS, ETC.
(FROM OFFICIAL SOURCES.)

Name of City Railroad.	Par Value.	Dividend Month.	Last Dividend.	Amount Stock Subscribed.	Capital Paid In.	Floating and Funded Debt.
Citizens' Passenger R. W.	\$20 50	J and J	9 %	\$500,000 +	\$192,750	.....
Continental Passenger Railroad.....	10 50	"	10 %	600,000 +	120,000	.....
Frankford and Southwest Passenger Railway.....	50 50	J and J	6 %	600,000	600,000	216,000
Germanatown Passenger Railway.....	20 50	"	4 %	1,464,700	637,760	137,678
Green and Coates Streets.....	15 50	"	4 %	150,000	150,000	100,000
Haddonville Passenger Railway.....	50 00	J and J	1 %	1,297,956 +	299,381	412,449
Lombard and South Streets.....	15 05	"	6 %	325,000	195,000	62,500
Peoples' Passenger Railway.....	6 25	J and J	5 %	275,000	62,500	90,000
Philadelphia City Passenger Railway.....	15 50	J and J	5 %	1,030,000 +	475,000	300,000
Philadelphia and Gray's Ferry Passenger Railway...	25 50	"	4 1/2 %	290,000	291,800	34,000
Ridge Avenue Passenger Railway.....	33 50	"	3 %	720,000 +	420,000	65,482
Second and Third Streets.....	30 50	"	11 %	1,060,200 +	671,756	109,300
Seventeenth and Nineteenth Streets.....	16 50	"	4 %	500,000 +	250,000	85,138
Thirteenth and Fifteenth Streets.....	20 50	"	4 %	1,000,000 +	354,529	70,500
Union Passenger Railway.....	50 50	"	8 %	1,250,000 +	425,000	565,000
West Philadelphia.....	50 50	"	10 %	400,000	400,000	100,000
Philadelphia and Darby.....	50 50	"	2 %	200,000	200,000	100,000
Schuylkill River.....	.....	.....	10 %	500,000 +	50,000	.....

+ Total amount authorized and subscribed for.

+ Or, if taken at par, \$50, \$1,966,000.

CENTRAL PACIFIC RAILROAD.

CAPITAL STOCK, NET EARNINGS, FUNDED DEBT, TOTAL BONDS OUTSTANDING, ETC., FROM LATEST DATA, 1876.

Name of Railroad.	Capital Stock Paid Up.	Par Value.	Dividends Payable.	Total Bonds Outstanding.	Total Net Earnings.	Funded Debt of Road Proper.
Central Pacific.....	+ \$54,275,500	\$100	April and Oct.	* \$4,521,000	+ \$9,608,071	\$55,390,000

* Total amount of bonds including sinking fund, etc., \$92,768,000. + Amount of stock authorized by law \$100,000,000, amount subscribed \$59,610,000. 1875. NOTE.—Total mileage of main road and branches now complete 1,388, average cost per mile \$106.45, including

THE PHILADELPHIA STOCK EXCHANGE.

THIS Exchange was organized in the year 1800, and in the year 1818 the List of Members numbered only eighteen; the first President of this body was MATHEW MCCONNELL, Esq. The fee for admission was originally only \$30, but from this sum it was gradually increased; at the present time the board numbers 204 members, and a seat is worth nominally five thousand dollars.

The Exchange Clearing House was first organized in 1870; as many as 154,700 shares representing a cash value of \$6,654,300, have passed through it in one day. The aggregate clearings for 1875 was 10,829,200 shares, representing a cash value of \$552,780,800, and this only including a few of the many Stocks dealt in.

The rates of Commission chargeable by Members of the Exchange is one-fourth of one cent on the par value of Bonds and Loans, excepting U. S. Bonds and Gold, on which only one-eighth of one per cent. commission may be charged.

On Stock, one-fourth of one per cent. on the par value is chargeable, but in no case is a charge less than 12½ cents to be made except on Stocks selling at five dollars or under, per share, when a commission of 6½ cents may be charged, without regard to their par value.

It is also allowable for members to transact business for charitable objects without commission. Members of the Exchange may also have commissions with Banks and Bankers outside City limits of Philadelphia, or with members of Stock Exchanges of other cities, or with those whose names may be registered on the "half-commission" list of the Stock Exchange.

All transactions, however, of Brokers who may be members of other Exchanges, as well as the Philadelphia Exchange, must be governed by the rules of the Philadelphia Exchange when the transactions take place in Philadelphia. The above facts embrace about all the regulations affecting the Public interest now in force by the Exchange, which, from the variety and influence of the Stocks and Bonds dealt in, and the increasing prominence of its membership makes the Philadelphia Stock Exchange and Third Street one of the most important financial centres of this country.

PHILADELPHIA TRUST COMPANIES.

Year Org'd.	NAME.	Location.	Par Val'e	Capital Stock.	Dividend Months.
1866..	§ Fidelity T. and S. D. Co..	331 Chestnut....	\$100	\$1,687,500	M. & S.
1869..	A Phila. T., S. D. and I. Co.	417 Chestnut....	100	1,000,000	M. & N.
1872..	Guarantee T. and S. D. Co.	320 Chestnut....	100	1,000,000	.....
1886..	Girard Life and Trust....	635 Chestnut....	25	300,000	J. & J.
1865..	† Provident Life and T. Co.	108 South Third.	50	500,000	J. & D.
1812..	n Pa. Co. for In'g Life, &c.	431 Chestnut....	100	2,000,000	J. & J.
1870..	Northern Safety Fund.....	6th & Sp'g G'den	50	250,000	.....

§ Charter does not limit investments only in trust funds, which must be invested according to the Law.

§ Authorized Capital \$2,000,000—viz: 1st series of \$1,000,000 full paid; 2d series of \$1,000,000 only \$687,500 paid up July 1876. This money is invested in mortgages as Trust funds.

A Assets \$3,741,735. Can invest only in Trust funds as per law which limits to U. S., State, and Pa. City securities.

† Assets \$6,000,000. Charter does not limit investments.

n Assets \$10,044,128. Invest funds in Trust as per law. No charter limitations.

HIGHEST AND LOWEST PRICES OF THE PRESENT MOST ACTIVE STOCKS AT THE PHILADELPHIA STOCK EXCHANGE, FROM 1861 TO 1876.

(COMPILED FROM DATA FURNISHED BY MESSRS. BOWEN & FOX, PHILA.)

<i>Name of Company.</i>	1861.		1862.		1863.		1864.	
	H.	L.	H.	L.	H.	L.	H.	L.
Camden and Atlantic R. R.								
Do. Preferred								
Catawissa Railroad	8½	1	5½	1	11½	5½	42½	10½
Do. Preferred	10½	4½	16½	4½	33½	16½	44½	35
Do. New Preferred								
Elmira and Williamsport	4½	1	22	4	40½	25	53	13
Huntingdon and B'd Top.								
Do. Preferred								
Lehigh Valley			110	94½	116½	84½	93	89½
Little Schuylkill	15	11	28½	8½	54	30	51½	43½
Minehill	61	45½	51	42	66½	50	65	57½
Norristown	57½	42½	55½	42½	62½	56½	70	56½
Nesquehoning Valley								
Northern Central								
North Pennsylvania	9½	5	11½	5½	26½	10½	38½	25
Oil Creek, or P. T. & B. R.R.								
Pennsylvania Railroad	42	34½	50½	36½	72½	60	85	64½
Philadelphia and Erie								
Philadelphia and Reading	24½	15	39½	17½	64½	39½	82½	55½
Philadelphia and Trenton								
Philadelphia W. and Balto.							73	68½
Camden and Amboy or the								
United Companies of N. J.	124	107	155	118	179	153½	195	149½
Westchester, Preferred								
West Jersey								
Lehigh Coal and Nav. Co.			56½	48	61½	54½	86	60½

PHILADELPHIA ACTIVE STOCKS.—Continued.

<i>Name of Company.</i>	1865.		1866.		1867.		1868.	
	H.	L.	H.	L.	H.	L.	H.	L.
Camden and Atlantic R. R.					9½	9	15	10½
Do. Preferred			8	8	22	17½	22	18
Catawissa	31	8½	40	20	14	13½	11	5
Do. Preferred	48½	20	46½	23½	32½	19½	35	23½
Do. New Preferred								
Elmira and Williamsport	31	30	30	26	30	30	32	30
Huntingdon and B'd Top.			19½	16				
Do. Preferred								
Lehigh Valley	80	53½	68	60½	67½	49½	56½	50½
Little Schuylkill	42½	27	40	28	34	23	46½	27
Minehill	58½	58	59½	54	59½	56½	59	55½
Norristown	59	50½	62	51½	65½	59	71	66
Nesquehoning Valley								
Northern Central	53½	43	50	43	47½	42½	49½	43
North Pennsylvania	34½	23	42	29	39½	31	36	30
Oil Creek, or P. T. & B. R.R.							40½	36
Pennsylvania Railroad	60½	53	60	53½	58½	49½	57½	50½
Philadelphia and Erie	34	15	35	27	31½	23½	30	22½
Philadelphia and Reading	59½	44	59½	48½	55½	47½	53½	43
Philadelphia and Trenton	122	118	126	113	132	122	129½	120½
Philadelphia W. and Balto.	60½	60½	58½	55½	56	52½	55	53
Camden and Amboy or the								
United Companies of N. J.	149½	123	136½	115½	133½	122½	131	124
Westchester, Preferred			10	10	15	15	18	18
West Jersey								
Lehigh Coal and Nav. Co.	74½	50	60	51½	55½	24	30½	18½

Since the beginning of the year 1876, over 1,220 miles of Railroad have been constructed in the United States. This is more than twice the mileage reported in 1875, and a third more than in the corresponding portion of 1874.

PHILADELPHIA ACTIVE STOCKS.—Continued.

Name of Company.	18 9.		1870.		1871.		1872.	
	H.	L.	H.	L.	H.	L.	H.	L.
Camden and Atlantic R. R.	.....	.....	.....	.....	.....	.....	32½	20
Do. Preferred	.....	.....	.....	.....	36	27½	40½	28
Catawissa	15	9	13	10	25½	15	23	16
Do. Preferred	40	32½	39½	34½	50	37½	57	41½
Do. New Preferred	.....	.....	.....	.....	.....	.....	.....	.....
Elmira and Williamsport	31	30	30	28	46½	39½	31	27½
Huntingdon and B'd Top	.....	.....	.....	.....	10½	9	13½	9½
Do. Preferred	.....	.....	.....	.....	15	18	13	11
Lehigh Valley	57½	52	60½	52½	62½	57½	63½	56½
Little Schuylkill	45	41	46	40½	47½	42½	48½	42½
Minehill	56	52½	54½	50	54½	5½	55	52
Norristown	72	67	100	71	86½	75½	90	85
Nesquehoning Valley	.....	.....	.....	.....	.....	.....	59	54½
Northern Central	50	43½	49	39½	42½	38½	40½	37½
North Pennsylvania	39½	33½	47½	36	51	44½	51	47
Oil Creek, or P. T. & B. R.R.	44½	36	47½	38	53½	44	48	31
Pennsylvania Railroad	60½	53½	62½	54½	66½	55½	64½	55½
Philadelphia and Erie	38½	25	3½	25½	23½	23	29½	25
Philadelphia and Reading	50½	45½	54½	46½	59½	48½	62	54½
Philadelphia and Trenton	129½	115	118	115	130	115½	126½	121
Philadelphia, W. and Balto.	54	51½	55½	50	57½	50½	57½	54½
Camden and Amboy or the United Companies of N. J.	131½	117	122½	113½	137	116	129	121½
Westchester Preferred	.....	.....	.....	.....	.....	.....	.....	.....
West Jersey	64	53	65½	62	62½	61	54	53
Lehigh Coal and Nav. Co.	38	28½	36½	30	39	32	38	7½

PHILADELPHIA ACTIVE STOCKS.—Continued.

Name of Company.	1873.		1874.		1875.		1876.	
	H.	L.	H.	L.	H.	L.	H.*	L.*
Camden and Atlantic R. R.	36	30	40	36	52	46	49½	49
Do. Preferred	43	36½	48	39	56½	46	51	50
Catawissa	22	12	18½	14	23½	17	12	11
Do. Preferred	45½	37	43½	40	46	37	42	42
Do. New Preferred	.....	.....	.....	.....	43½	35½	.....	.....
Elmira and Williamsport	27	27	39	39	25	24	†44	41½
Huntingdon and B'd Top	17	10½	11½	7	8½	5	.....	.....
Do. Preferred	17½	14	19	12½	16½	11	7	5½
Lehigh Valley	61½	53½	62½	58½	64	60	54	47½
Little Schuylkill	47	41	49	45½	52½	47½	47½	40
Minehill	53½	48½	54	50	55	51½	53	53
Norristown	88	82	91	87	99½	90½	101½	101
Nesquehoning Valley	56	48	.....	.....	.....	.....	.....	.....
Northern Central	45	24	39	29½	35½	27	31½	27½
North Pennsylvania	50½	45	51½	43½	55	51	49½	49½
Oil Creek, or P. T. & B. R.R.	36½	12	20½	4	15½	6½	10½	8½
Pennsylvania Railroad	64½	40	54½	47½	56½	47½	49½	45½
Philadelphia and Erie	28	16	23½	11½	23½	16½	16½	14
Philadelphia and Reading	59	45	59	53½	57½	52	44½	24½
Philadelphia and Trenton	122	112	128	121	133	128½	.....	.....
Philadelphia W. and Balto.	58	51	56½	53½	61½	53	61	61
Camden and Amboy or the United Companies of N. J.	125	112	129½	115½	135½	129	139	137
Westchester Preferred	.....	.....	53	53	57½	51½	.....	.....
West Jersey	52	52	50	50	39	37	.....	.....
Lehigh Coal and Nav. Co.	44½	19½	49½	41	52	47½	34	27½

* For the month of September, 1876, only. † Pref. in July only.

A rod of brick-work, equal to 272 superficial feet, 1½ bricks thick, or 4,350 bricks average work. One yard of paving, equal to 36 bricks flat or 52 on edge. There are 384 bricks to a cubic yard, and 1,000 bricks closely stacked, occupy about 55 cubic feet.

**PASSENGER RAILWAYS IN THE CITIES OF NEW YORK
AND BROOKLYN, GIVING STOCK, BONDS, FLOATING
AND FUNDED DEBTS, AMOUNT OF LATEST
DIVIDENDS, &c.**

Name.	Location.	Capital. Paid up.	Par value	Divi- dends pay'ble	Last divi- dend	Fu'd float'g Debt
NEW YORK.	NEW YORK					
Broadway & 7th Ave.		\$2,100,000	100	J. & J.	3%	
1st Mortgage		1,500,000	1000	J. & D.	7%	
Bleecker St. & Fulton		900,000	100			
Ferry.—1st Mortg.		694,000	1000	J. & J.	7%	
Central Cross-Town..	23d St., c. 1st Av.	560,000	100			
1st Mortgage		200,000	1000			
Can'l Park, N. & E. Rf'r	10th Av., c. 53d St.	1,800,000	100			
1st Mortg'e con'd		1,200,000	1000	J. & D.	7%	
Christopher & 10th St.	168 Christopher St.	650,000	100			
Dry Dock, E. B'way & B'ry.—1st M'ge con'd	507 Grand St., N. Y.	1,200,000	100	Q.—Feb	2%	
Elighth Avenue.....	8th Av., c. 53d St.	900,000		J. & D.		
42d Street & Grand St.		1,000,000	100	J. & J.	6%	
Ferry.—1st Mortg'e	256 W 42d St.	748,000	100	M. & N.	5%	
Houston, W. St. & P'a		236,000	1000	A. & O.	7%	
Ferry.—1st Mortg'e	415 E. 10th St.	250,000	100	J. & J.	7%	
Ninth Avenue.....	9th Av. c. 54th St.	500,000	500	J. & J.	7%	
1st Mortgage		797,320	100			
Second Avenue.....	45th St., cor. 2d Av.	207,000	1000	J. & J.		
1st Mortgage		1,199,500	10	Q.—Feb	2%	
3d Mortgage		280,000	1000	J. & D.	7%	
Con'd & Convert'e		150,000	1000	A. & O.	7%	
Extension.....		770,000	1000	M. & N.	7%	
Sixth Avenue.....	6th Av. c. 43th St.	200,000		A. & O.		
1st Mortgage		750,000	100	M. & N.	5%	
Third Avenue.....	65th St., c. 3th Av.	415,000	1000	J. & J.	7%	
1st Mortgage		2,000,000	100	Q.—Feb	4%	
Twenty-Third Street.	619 W. 23th St.	2,000,000	1000	J. & J.	7%	
1st Mortgage		600,000	100	J. & J.	3%	
South Ferry.....	Whitehall, c. Stone.	250,000	1000	M. & N.	7%	
1st Mortgage		150,000	100			
BROOKLYN.	BROOKLYN.					
Brooklyn City.....	10 Fulton St.	160,000	1000			
1st Mortgage		2,000,000	10	Q.—Feb	3½%	\$349,710
Atlantic Avenue.....	Atlantic, c. Flatbush	300,000	1000	M. & N.	7%	
Bonds.....		650,000	50			514,883
Broadway.....	21 Broadway	462,000				
Bonds.....		200,000	100	Q.—Jan	3%	233,160
Br'klyn & Crosstown.	165 Union Place	200,000	1000			
1st Mortgage		395,400	100			
B'lyn Bath & Coney Is.	Greenwood	300,000	1000	J. & J.	3%	307,000
B'lyn City & Newtown	DeKalb, c. Yates Av.	*				8,000
Bushwick Avenue..	Bushwick c. Flushing	600,000				504,542
Coney Island & B'lyn.	Fulton, c. Remson St	300,000				285,240
1st Mortgage		500,000				341,929
Grand St & Newtown	1st St., c. B'way, E.D.	307,000	1000	J. & J.		
Bonds.....		170,000	10	Dec.	6%	151,150
Grand St. & Pro'ct P'k	Franklin Av., n. B'rd	90,000	1000		6%	
N. W'msburg & Flatb.	Nostrand Av.	200,000				331,807
South Br'lyn & Park.		300,000				13,737
Van B'nt St. & E. Basin	Van Brunt n. Kent.	150,000				121,490
Middle Village.....	M'polltan Av. c. N. 2d	75,000			3½%	15,000

* Owned by C. G. Gunther.

‡ Organized 1861.

PRACTICAL MEASURES.

A box 24x16 inches deep, contains one barrel. A box 16x16½ in., 8 deep, contains one bushel. A box 8½x8½ in., 8 deep, contains one peck. A box 4x4 in., 4½ deep, contains a half peck. The standard bushel of the United States contains 2,150.4 cubic inches. Any box or measure, the contents of which are equal to 2,150.4 cubic inches, will hold a bushel of grain. In measuring fruit, coal, and other substances, one-fifth must be added. In other words, a peck measure five times even full makes one bushel. The usual practice is to "heap" the measure.

CALENDAR FOR ANY GIVEN TIME,*

FOR ASCERTAINING ANY DAY OF THE WEEK WITHIN THE PRESENT CENTURY.

Years 1801 to 1900.											31 Jan.	28 Feb.	31 Mar.	30 April.	31 May.	30 June.	31 July.	31 Aug.	30 Sept.	31 Oct.	30 Nov.	31 Dec.
1801	1807	1818	1829	1835	1846	1857	1863	1874	1885	1891	4	7	7	3	5	1	3	6	2	4	7	2
1802	1813	1819	1830	1841	1847	1858	1869	1875	1886	1897	5	1	1	4	6	2	4	7	3	5	1	3
1803	1814	1825	1831	1842	1853	1859	1870	1881	1887	1898	6	2	2	5	7	3	5	1	4	6	2	4
1805	1811	1822	1833	1839	1850	1861	1867	1878	1889	1895	2	5	5	1	3	6	1	4	7	2	5	7
1806	1817	1823	1834	1845	1851	1862	1873	1879	1890	....	3	6	6	2	4	7	2	5	1	3	6	1
1809	1815	1826	1837	1843	1854	1865	1871	1882	1893	1899	7	3	3	6	1	4	6	2	5	7	3	5
1810	1821	1827	1838	1849	1855	1866	1877	1883	1894	1900	1	4	4	7	2	5	7	3	6	1	4	6

Leap Years.				.. 29 ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
1804	1832	1860	1888	.....	7	3	4	7	2	5	7	3	6	1	4	6	2	5	7	3	5	1
1808	1826	1864	1892	.....	5	1	2	5	7	3	5	1	4	6	2	4	7	2	5	7	3	5
1812	1840	1868	1896	.....	3	6	7	3	5	1	3	6	2	4	7	2	5	7	3	5	1	3
1816	1844	1872	....	.....	1	4	5	1	3	6	1	4	7	2	5	7	3	5	1	3	6	1
1820	1848	1876	....	.....	6	2	3	6	1	4	6	2	5	7	3	5	1	3	6	1	4	6
1824	1852	1880	....	.....	4	7	1	4	6	2	4	7	3	5	1	3	6	1	4	6	2	5
1828	1856	1884	....	.....	2	5	6	2	4	7	2	5	1	3	6	1	4	6	2	5	7	3

1	2	3	4	5	6	7
Mond. 1	Tues. 2	Wedns. 3	Thurs. 4	Friday. 5	Satur. 6	SUND. 7
Tues. 2	Wedns. 3	Thurs. 4	Friday. 5	Satur. 6	SUND. 7	Mond. 8
Wedns. 3	Thurs. 4	Friday. 5	Satur. 6	SUND. 7	Mond. 8	Tues. 9
Thurs. 4	Friday. 5	Satur. 6	SUND. 7	Mond. 8	Tues. 9	Wedns. 10
Friday. 5	Satur. 6	SUND. 7	Mond. 8	Tues. 9	Wedns. 10	Thurs. 11
Satur. 6	SUND. 7	Mond. 8	Tues. 9	Wedns. 10	Thurs. 11	Friday. 12
SUND. 7	Mond. 8	Tues. 9	Wedns. 10	Thurs. 11	Friday. 12	Satur. 13
Mond. 8	Tues. 9	Wedns. 10	Thurs. 11	Friday. 12	Satur. 13	SUND. 14
Tues. 9	Wedns. 10	Thurs. 11	Friday. 12	Satur. 13	SUND. 14	Mond. 15
Wedns. 10	Thurs. 11	Friday. 12	Satur. 13	SUND. 14	Mond. 15	Tues. 16
Thurs. 11	Friday. 12	Satur. 13	SUND. 14	Mond. 15	Tues. 16	Wedns. 17
Friday. 12	Satur. 13	SUND. 14	Mond. 15	Tues. 16	Wedns. 17	Thurs. 18
Satur. 13	SUND. 14	Mond. 15	Tues. 16	Wedns. 17	Thurs. 18	Friday. 19
SUND. 14	Mond. 15	Tues. 16	Wedns. 17	Thurs. 18	Friday. 19	Satur. 20
Mond. 15	Tues. 16	Wedns. 17	Thurs. 18	Friday. 19	Satur. 20	SUND. 21
Tues. 16	Wedns. 17	Thurs. 18	Friday. 19	Satur. 20	SUND. 21	Mond. 22
Wedns. 17	Thurs. 18	Friday. 19	Satur. 20	SUND. 21	Mond. 22	Tues. 23
Thurs. 18	Friday. 19	Satur. 20	SUND. 21	Mond. 22	Tues. 23	Wedns. 24
Friday. 19	Satur. 20	SUND. 21	Mond. 22	Tues. 23	Wedns. 24	Thurs. 25
Satur. 20	SUND. 21	Mond. 22	Tues. 23	Wedns. 24	Thurs. 25	Friday. 26
SUND. 21	Mond. 22	Tues. 23	Wedns. 24	Thurs. 25	Friday. 26	Satur. 27
Mond. 22	Tues. 23	Wedns. 24	Thurs. 25	Friday. 26	Satur. 27	SUND. 28
Tues. 23	Wedns. 24	Thurs. 25	Friday. 26	Satur. 27	SUND. 28	Mond. 29
Wedns. 24	Thurs. 25	Friday. 26	Satur. 27	SUND. 28	Mond. 29	Tues. 30
Thurs. 25	Friday. 26	Satur. 27	SUND. 28	Mond. 29	Tues. 30	Wedns. 31
Friday. 26	Satur. 27	SUND. 28	Mond. 29	Tues. 30	Wedns. 31	Thurs. 1
Satur. 27	SUND. 28	Mond. 29	Tues. 30	Wedns. 31	Thurs. 1	Friday. 2
SUND. 28	Mond. 29	Tues. 30	Wedns. 31	Thurs. 1	Friday. 2	Satur. 3
Mond. 29	Tues. 30	Wedns. 31	Thurs. 1	Friday. 2	Satur. 3	SUND. 4
Tues. 30	Wedns. 31	Thurs. 1	Friday. 2	Satur. 3	SUND. 4	Mond. 5
Wedns. 31	Thurs. 1	Friday. 2	Satur. 3	SUND. 4	Mond. 5	Tues. 6

* NOTE.—To ascertain any day of the week in any year of the present century, first look in the table of years for the year required, and under the months are figures which refer to the corresponding figures at the head of the columns of days below. FOR EXAMPLE:—To know what day of the week May 4 will be on in the year 1876, in the table of years, look for 1876, and in a parallel line, under May, is figure 1, which directs to column 1, in which it will be seen that May 4 falls on Thursday.

WALL STREET.

WE think it may be of interest to many of our readers, to whom Wall Street is a vague and indefinite term associated only with stock-gambling speculations, to give a brief outline of the varied interests which are represented in this great counting-house of the continent. There are in Wall Street two distinct realms: the substantial or investment—the speculative or visionary. They are almost as unlike each other as the actual is unlike the fabric of a dream. Through the one all the varied industries of the country and exchanges with other countries are carried on. By the other, fortunes are accumulated and lost, as if “bulldozed and dissolved” by the touch of the magician’s wand.

We would first call attention to the substantial or investment interests. Chief among the institutions, and almost of infinite value to the business world, we find the New York Clearing-House, an institution too well known to need any lengthy details descriptive of the “modus operandi” of its various business relations, we shall therefore content ourselves by simply calling attention to the vast volume of business, aggregating, sometimes, over two hundred millions of dollars daily, which is nicely adjusted and balanced with the greatest ease, and that too, without a single element of discord through this institution.

Of scarcely less substantial value, when viewed from a strictly legitimate standpoint, is the New York Stock Exchange. Here we find a great daily market regulating and adjusting the price of all classes of securities, including those of Government, State and Railroad, at which they can be converted into money at a moment’s notice, furnishing thereby active employment to surplus capital in all branches of trade with comparatively small risk under ordinary business circumstances. Here, too, through its enormous daily transactions, in which vast amounts of money are required, we find a daily opportunity afforded institutions, both private and incorporate, to invest their transient means in “Call Loans,” involving no risk, and returnable on demand. Were it not for the definite price thus given to securities, how would it be possible for parties holding them to know how much they are worth? How could they dispose of them without becoming embarrassed and subjected to delays? Would not the actual value of the investments become impaired and diminished from the very fact that they could not with ease be converted into money? It is useless, therefore, to deny that the New York Stock Exchange has grown into prominence and assumed its present important position, because it has demonstrated to the country that it is a necessity. Indeed, its very activity and life represents the vitality and growth of the material interests of the nation, and it will continue to be an active, living institution just so long as capital and enterprise are wedded and have work to perform. To those who may be seeking to invest their surplus capital in stocks or bonds, it may not be out of place for us to offer the following suggestions:

The principal interest should be secure beyond question. To insure this, it would be well to ascertain the amount of stock or bonded indebtedness, or both; the scheme or object represented; if a railroad, the cost per mile, the demands and productiveness of the country through which it passes. These points favoring a purchase, the next thing to be considered, and especially by those engaged in active business, and who are using capital which may be required at any time, is the availability of the security to pledge as collateral for loans in case they should so desire to use them. The securities should also be readily saleable.

We would now introduce the speculative or visionary phase of our subject: Reckless speculation, or speculation “per se,” whether it be reckless

WALL STREET.—Continued.

or otherwise, if made a business of, ends almost always, sooner or later, disastrously. And especially is this the case in Wall Street when one attempts to follow the daily fluctuations of the market. Yet we feel inclined to state it as a fact, capable of practical demonstration, that with the same amount of business ability and experience brought into action as would be required to insure success in any commercial or mercantile enterprise, speculation in Wall Street can be made to yield, with no greater risk to capital invested, as large dividends as any other business, no matter how legitimate, provided it is based upon the system of profit and loss. To this end, we would call attention to a few simple rules to be observed, viz: avoid what is termed in Wall Street parlance, "fancy," or stocks of no intrinsic value, non-dividend paying, and subject to the wildest fluctuations. Stocks of this kind are kept alive and active solely for speculative purposes; outside of the knowing-ones, or those holding a controlling interest, there is scarcely one chance in ten but that loss will follow a purchase or a sale. Let the same rule therefore govern you, as regards the intrinsic value of the security, in speculation, as would be the case in choosing for investment—be sure of the principal and interest. If any party or parties hold a controlling interest, see to it that their character as honest men having at heart the prosperity of the enterprise they represent, and not willing to destroy its credit for selfish gains, is above suspicion. Its officers also should be men contented with and wedded to an honest administration of its affairs, and not given to speculation in any form. We know that we are likely to be met with the question—Where can such stocks or bonds be found? Our answer is—In Wall Street. We admit that they are largely in the minority, yet there are plenty of them. They must not be looked for, however, with the flattering hope of getting rich in a day, for their fluctuations are small, yet they are sure.

One of the primary and most frequent causes of so many failures among those who speculate, arises from the very simple fact that they are not contented with a fair profit, but are carried away with the vain hope of securing the "open sesame" to boundless wealth at once. Having made a purchase and sale and realized a profit, never think you have made a mistake because the stock continues to advance in price, and under no circumstances allow yourself to become so demoralized as to re-purchase upon the advance, but wait patiently for the "tide" to change. In selling stocks "short," avoid small corporations, or those of limited stock or bonded indebtedness, for they are liable to attract the attention of reckless, though wealthy, speculators, who are better able to control them for selfish ends than those requiring larger capital. It is a notable fact (if our experience or knowledge serves us correctly), that it is the exception to a very general rule, when a dividend paying-stock, in the language of the street, is "cornered." Hence the great safety in confining speculations to dividend-paying securities. This rule is applicable not only in buying for a rise, but also in selling for a decline.

Be careful in your selection of banker or broker, for much depends upon their experience and ability in executing your orders. Never limit your broker to an $\frac{1}{4}$ or $\frac{1}{2}$ per cent., but when you have made up your mind either to sell or buy, do it at the prevailing market price. Never buy upon less than a ten per cent. "margin," remembering that the larger the "margin" the less the chances of loss, for it allows for greater fluctuations and lessens the risk of being "sold out." Beware of "street" rumors.

We will, at this point, refrain from any further remarks or advice upon this subject and proceed at once to explain to the reader the various modes of operating in stocks, bonds, etc., together with the technical terms employed.

WALL STREET.—Continued.

All transactions upon "margins" are called speculative. The operator does not pay for the stock, bought or sold, but places a "margin" in the hands of his broker (ten per cent. as a rule) upon the par value, to protect the latter against loss from fluctuations in the price. The ultimate responsibility in all stock operations rests with the customer or the one for whose account the stock was bought or sold, he runs the risk of the failure of his own broker, and should losses occur by fraud or failure on the part of those with whom his broker made the contract in the purchase or sale, the "customer" is still the responsible party; the broker's position is that of an agent acting for his principal. It is hardly necessary, therefore, to call the reader's attention again to the importance of a careful selection of his banker or broker. All fluctuations in stocks, where the par value is \$100 a share, the loss or gain is based upon that value no matter whether it be above or below par. For example: 1 per cent. loss or gain would be as much on 100 shares of stock at 80 cents on the dollar as it would at 20 per cent. above par. Interest is charged upon the actual amount the stock costs, with the broker's commission added; the rate is usually 7 per cent. When money is worth more than 7 per cent., instead of asking 8 or 9 per cent., which would be usury in the eye of the law, a commission is charged in addition to the highest legal rate of interest, and has ranged as high as one and even two per cent. a day, but never long at a time, however. The broker's commission for buying and selling is one-eighth of one per cent. upon the par value of the stock; making a "turn," therefore, costs, in commissions alone, \$25. The Stock Exchange, in February, 1875, made it imperative upon the members to charge all outsiders this one-eighth of one per cent. Dividends always go with the stock. Should a stock pay a dividend during the pendency of a contract, the dividend belongs to the nominal owner of the stock. The various modes of operating in stocks may be briefly classified as follows:

Buying for a rise, or going "long;" selling for a decline, or going "short;" buying or selling on "options;" "turning stocks."

"Privileges," generally known as "puts, calls, or spreads," these last named are not recognized by the Stock Exchange.

Buying, or going "long" of stock, which is by far the most frequent among beginners or nonprofessionals, is done after this manner: You place \$1,000 in the hands of your banker or broker as a "margin" upon 100 shares of stock, which you order him to buy for you, and which he agrees to "carry" until you order it sold, or your "margin" is about exhausted; in the latter case, should you fail to respond to a call from your broker for more "margin," he is at liberty to protect himself, charging you with the deficit (if any) that your margin fails to cover. In case of a "tight" money market, your broker is entitled to charge an additional price for money over and above the usual 7 per cent. In a transaction of this kind you would be called long of stocks, or a "bull."

Selling "short" is just the reverse of going "long," and is governed in the main by the same rule, except that the seller not having the stock is obliged to borrow it for present delivery, and takes the risk of buying it back at some future time to return to the lender. The chief risk in selling "short" is the chance of a corner, for, not unfrequently, a "clique" gets control of the stock, and not only make it impossible for the parties "short" to borrow the stock, but force the price up to extraordinary figures. A corner, as a general rule, proves disastrous to all parties, for it is in most cases the natural result of over-trading, having but little to do with the real value of the stock, hence the party or parties, who effect a "corner" find themselves, when all the "shorts" have been forced to "cover," with what might be termed an "elephant" on their hands, with but very little

WALL STREET.—Continued.

disposition on the part of those who are called the "outsiders" to relieve them at any price, in fact, even the speculative value of a stock after it has passed through the demoralizing process of a "corner" is so unsettled, that professional habitués of the "street," hesitate to invest at any price. "Corners" may, however, result from other causes than that of mere speculation, in its gambling or limited sense. In fact there is a notable case on record, where the prime mover has been heard since to say that he never speculated to the extent of a dollar in his life. He bought, and continued to buy the stock as long as he found them willing to sell, because he thought it was worth the money he was paying for it. Prophecy, in this case, has since become history, for the stock to which we allude is now selling for more, all things considered, than it did at any time during the "corner." We think this is the only case—certainly, the only one to our knowledge—where a corner ever yielded a dividend to the party or parties "cornering." But, to resume: One of the special advantages of speculating on the "short" side is that you have no interest to pay, and it costs you nothing except commissions to remain "short" as long as you choose, unless, as is the case when stocks become scarce either through a "corner" as above, or for election purposes, your broker has then to pay for the use of the stock and charges you accordingly. It is the exception, however, when this happens. As a rule, you are safe. Margins and commissions are the same as when you buy stocks for a rise, or "go long." A party short of stocks is called a "Bear."

Buying and selling on "Options" is a transaction in which the purchaser or seller, as the agreement may be, has the option to call for, or tender the stock at the price mentioned in the contract. The Stock Exchange does not recognize any contract for over sixty days. On buyers "Option" the buyer is charged interest on the price of the stock up to the time he calls for it. Sellers "Options," the seller is credited with interest on the price of the stock till he chooses to terminate the contract by a tender of the stock. There is no interest on "Options" of three days or less. The rate of interest governing these contracts is 6 per cent., made so by a rule of the Stock Exchange.

"Turning stocks" is by far the safest mode of operating. It consists in buying for cash and selling at the same time, on long "Option," the same stock and amount, thereby making 6 per cent interest, and the difference in the price of cash and the option, which is usually upon those of sixty days, not less than one, and very often reaching three per cent.

Stock privileges, or "puts," "calls," "spreads," and "straddles," although not recognized by the Stock Exchange, have become quite a favorite mode of speculating of late years. We do not desire to have our readers infer from what we may say upon the subject of "stock privileges" that there is no good to be derived from them, for we have known of individual cases where they have been the means of securing the operator from large losses, and in other cases where they have been made the nucleus of very large profits. Yet, while we do not state it as a fact, we firmly believe that these are but exceptions to quite a general rule to the contrary, and that the per centage is very largely against any one who makes it a rule to buy "puts" and "calls" either to "stand on" or to use as "margin." We desire to say, in this connection, that if there is any value to a "stock privilege" it is in protecting one from great loss, such as is liable to occur when a "panic" takes place, producing radical changes in prices. It is evident, therefore, that unless these "privileges" are "signed" by parties who can stand the wildest fluctuations and still make good their obligations, they become useless and of no value as safety valves in cases of emergency when they are most needed. We have had some ten or a dozen little

WALL STREET.—Continued.

books sent to us, from time to time, during the last year or two, all treating upon "stock privileges," after the style of "Aladdin and his wonderful lamp." But, without commenting upon their value, we refer the reader to the "historical needle in the hay stack." Appended below are fac-similes of these privileges.

A "Put" entitles the holder to put or deliver stock to the signer thereof, within the time and at the time therein named, and the contract reads substantially as follows:

NEW YORK,, 1876.

FOR VALUE RECEIVED, the bearer may DELIVER ME One Hundred Shares of the Stock of the Railroad Company, at the price of per cent., any time in thirty days from date. The undersigned is entitled to all dividends declared during the time.

(Signed,)

A "Call" entitles the holder thereof to call for or demand stock from the signer thereof, according to the terms specified, and reads about as follows:

NEW YORK,, 1876.

FOR VALUE RECEIVED, the bearer may CALL ON ME for One Hundred Shares of the Stock of the Railroad Company, at the price of per cent., any time in thirty days from date. The bearer is entitled to all dividends declared during the time.

(Signed,)

A "Spread" is a double privilege, and entitles the holder either to deliver to, or demand from, the signer thereof, the stocks named in it, according to the terms of the agreement. If the prices named in both cases are the same, then it is known as a "Straddle." The contract reads substantially as follows:

NEW YORK,, 1876.

FOR VALUE RECEIVED, the bearer may CALL ON the undersigned for One Hundred Shares of the stock of the Company, at per cent., any time in thirty days from date.

OR THE BEARER MAY put or DELIVER the same stock to the undersigned, at per cent., any time within the period named. All dividends declared during the time are to go with the Stock in either case.

(Signed,)

Expires, 1876.

TRANSACTIONS OF THE NEW YORK CLEARING HOUSE.

FOR CALENDAR YEARS FROM JAN. 1, 1854 TO JAN. 1, 1877.

Year.	Amount.	Year.	Amount.
1853*	\$1,376,096,627 40	1865	\$26,891,844,358 95
1854	6,093,669,425 91	1866	32,601,878,391 69
1855	5,973,026,298 80	1867	26,886,692,370 35
1856	7,689,926,013 49	1868	32,351,891,941 45
1857	7,543,771,620 63	1869	36,602,776,490 44
1858	5,712,796,028 49	1870	28,127,961,006 98
1859	6,963,415,589 12	1871	\$1,906,309,467 00
1860	7,779,919,699 33	1872	†37,876,153,125 90
1861	5,873,560,480 84	1873	†31,199,134,468 75
1862	8,005,252,485 69	1874	†25,807,149,917 55
1863	18,160,578,352 98	1875	†25,708,112,347 88
1864	26,582,489,714 48	1876	22,789,800,312 75

* Including only from October 11, 1853, (three months.)

† Gold and Currency transactions.

HIGHEST AND LOWEST PRICES OF THE PRESENT MOST ACTIVE STOCKS AT THE NEW YORK STOCK EXCHANGE, FROM 1860 TO 1876.

COMPILED FROM SALES AT THE EXCHANGE.

Name of Stock.	1830.		1861.		1862.		1863.	
	H.	L.	H.	L.	H.	L.	H.	L.
N. Y. Cen. & Hud. Riv.	92½	69	82½	68	107½	79½	140	107
Harlem	24	8	17	8½	25½	12	179	27½
Erie	43	8½	40½	17	65½	33½	122	66
Lake Shore*	...	...	...	...	...	...	...	...
Michigan Central	73½	35	61½	30½	93	47	128½	91
Wabash	...	...	...	...	...	...	86	39½
Chicago & Northwest.	...	...	...	...	...	...	50½	16
" " pref..	...	...	...	...	...	...	122½	82½
Rock Island	84½	42½	62	30½	85½	50	122½	82½
Mill. & St. Paul	...	...	...	...	...	...	...	...
" " pref..	...	...	...	...	...	...	...	...
At. & Pac. Tel., pref.	...	...	...	...	...	...	...	...
Pacific of Missouri	...	...	...	...	...	...	...	...
Ohio & Mississippi	...	...	...	...	...	...	...	...
Central of New Jersey	...	...	...	...	...	...	...	...
Del., Lack. & Western	99	54	82	65	130	83	198	130
Hannibal & St. Jos.	...	...	...	...	...	...	...	...
Union Pacific	...	...	...	...	...	...	...	...
Col., Chicago & I. C.	...	...	...	...	...	...	...	...
Panama	140½	106	121	97½	170	110	200	171
Western Union Tel.	...	...	...	...	...	...	...	...
Atlantic & Pacific Tel.	...	...	...	...	...	...	...	...
Quicksilver	...	...	...	...	...	...	...	...
" " pref..	...	...	...	...	...	...	...	...
Pacific Mail	107½	70	100	50	157	91	248	136½
Adams Express	...	...	...	...	...	...	...	...
American Express	...	...	...	...	...	...	...	...
United States Express	...	...	...	...	...	...	...	...
Wells, Fargo	...	...	...	...	...	...	...	...

PRICES OF ACTIVE STOCKS.—Continued.

Name of Stock.	1864.		1865.		1866.		1867.	
	H.	L.	H.	L.	H.	L.	H.	L.
N. Y. Cen. & Hud. Riv.	145	109	119	80	123½	86½	118½	93½
Harlem	+285	86½	†77	75	97	97	118½	95
Erie	126½	82	98½	41½	97½	57½	77½	52½
Lake Shore*	...	...	...	...	...	...	...	...
Michigan Central	157	115	118½	90½	117½	100½	114	102
Wabash	75½	52	55	39	55½	31	53½	34
Chicago & Northwest.	88	34	40½	20	62½	25½	65½	29½
" " pref.	97	61	71½	48	84½	52½	83	56½
Rock Island	149½	85½	113½	81½	123½	§90	106	85
Mill. & St. Paul	...	...	...	...	64½	41	53½	25
" " " pref..	...	...	...	...	75	55	70½	47½
At. & Pac. Tel., pref.	...	...	...	...	...	...	...	...
Pacific of Missouri	...	...	...	...	...	...	...	...
Ohio & Mississippi	69	32	34½	19½	36½	24½	30	22
Central of New Jersey	...	...	...	...	132½	104	125	115
Del., Lack. & Western	265	195	225	185	162½	125½	130	110
Hannibal & St. Jos.	...	...	...	...	60	30	52	45
Union Pacific	...	...	...	...	...	...	...	...
Col., Chicago & I. C.	...	...	...	...	...	...	...	...
Panama	300	200	270	200	270	239	312	351
Western Union Tel.	...	...	...	...	70	44	50½	3½
Atlantic & Pacific Tel.	...	...	...	...	...	...	...	...
Quicksilver	...	...	...	...	58	30½	45½	15
" " pref..	...	...	...	...	...	...	...	...
Pacific Mail	325	214	329	151	234	159½	173½	108½
Adams Express	...	...	...	...	104	61	81½	55
American Express	...	...	...	...	105	75	82½	54½
United States	...	...	...	...	80	70	81½	54
Wells, Fargo	...	...	...	...	...	...	70½	42

* Known as the Cleveland, Plainville & Ashtabula R. R. † Corner culminated in July. ‡ Preferred at 80. § Ex. Dividend.

PRICES OF ACTIVE STOCKS.—Continued.

Name of Stock.	1868.		1869.		1870.		1871.	
	H.	L.	H.	L.	H.	L.	H.	L.
N. Y. Cen. & Hud. Riv.	159½	110½	217½	A154½	102½	A 86	102½	90½
Harlem.....	131½	112	168½	123	150	129	135	117½
Erie.....	82½	37½	48½	21	28½	20½	34½	19
Lake Shore.....	102½	95	110½	75½	102	84	116	84½
Michigan Central.....	129	106½	217½	145	126	116	126	114
Wabash.....	67	42½	86	42½	61½	42½	71½	48½
Chicago & Northwest..	97½	58½	94	62	85½	67	91½	53
“ “ pref..	98½	68	106½	73½	92½	80½	125	81½
Rock Island.....	118	85	133½	101½	125½	101½	126	95½
Mill. & St. Paul.....	111	47	84½	60	75	52½	64½	48½
“ “ pref..	112	63½	96½	74	89½	71½	98	71½
At. & Pac. Tel. pref....	...	...	...	...	...	...	37½	35
Pacific of Missouri.....	...	...	...	...	...	...	55	27½
Ohio & Mississippi.....	34½	28	39	22½	41½	28½	115	100
Central of New Jersey.	124½	110½	122½	85½	114½	92	111½	102½
Del., Lack. & Western.	132	107½	124½	104½	112½	100½	106	50½
Hannibal & St. Jos.....	91	51	139	90	121½	97	37½	11½
Union Pacific.....	...	...	...	...	27½	9	24½	15½
Col. Chicago & I. C.....	...	...	59	19	22½	15½	75	49
Panama.....	369	290	348	183	175	70	71½	44½
Western Union Tel.....	39½	33	44½	32	46½	30½	...	...
Atlantic & Pacific Tel..	...	...	...	...	...	...	...	...
Quicksilver.....	32½	19½	26	12	15½	4½	27½	5
“ “ pref..	...	...	...	...	18	9	32	7½
Pacific Mail.....	134½	88	123½	42	46½	30½	58½	39½
Adams Express.....	82½	46	69½	48	69	60½	91½	64½
American Express.....	77½	40	40½	40½	...	...	7	7
United States Express..	81½	41	78	48½	56	32	66	33½
Wells, Fargo.....	49½	22	37½	16	42½	12½	58½	35

PRICES OF ACTIVE STOCKS.—Continued.

Name of Stock.	1872.		1873.		1874.		1875.	
	H.	L.	H.	L.	H.	L.	H.	L.
N. Y. Cen. & Hud. Riv.	101½	91½	106½	77½	105½	95½	107½	100
Harlem.....	129½	107½	139	90	134½	118½	138	127½
Erie.....	75	30½	69½	35½	51½	26	85½	12½
Lake Shore.....	98½	86½	97½	57½	84½	67½	80½	51½
Michigan Central.....	120	113	111	65	95½	68½	82½	53
Wabash.....	70½	66½	75½	32½	55½	18½	21½	24
Chicago & Northwest..	190	66½	85	31½	62½	34½	48½	33½
“ “ pref..	94½	83½	116	53	74½	48	62½	46
Rock Island.....	117½	106	117½	83½	109½	92½	109½	100½
Mill. & St. Paul.....	64½	52	62½	21½	49½	31½	40½	28½
“ “ “ pref....	82½	72½	79½	43½	74½	48	67½	51
At. & Pac. Tel. pref....	...	...	88½	10	22	10½	18	3½
Pacific of Missouri.....	60	54½	60½	27½	48	29½	55	7½
Ohio & Mississippi.....	51½	41½	49½	21	36	21½	32½	14½
Central of New Jersey.	118½	98	106½	85	109½	98	120	99½
Del., Lack. & Western..	112½	91	106	79½	112½	99	123	106½
Hannibal & St. Jos.....	57½	29	52½	15	34½	22½	30½	15½
Union Pacific.....	42	28½	39½	14½	38½	23	32½	36
Col. Chicago & I. C.....	42½	19½	43½	15½	32½	8	9½	3
Panama.....	150	72	130	76	118	101	172	110½
Western Union Tel.....	82½	67½	94½	43½	83½	68	84½	70½
Atlantic & Pacific Tel..	...	...	...	...	20	14	29½	17½
Quicksilver.....	49½	25½	46½	18	36½	22½	35	18
“ “ pref..	59	30	57	25	48	29	44	20
Pacific Mail.....	102½	53	76½	24	51½	33½	45½	30½
Adams Express.....	99½	88½	100½	76	120	92½	104½	98
American Express.....	77	7	70½	41	65½	58½	65	50
United States Express..	88½	63	82	44½	73	60	65	41½
Wells, Fargo.....	95	56½	86	56	84	69½	92½	71

† Quotations from October only. ‡ Off Stock List from March to August.

§ Hudson River Railroad consolidated with New York Central.

| Scrip issued. ¶ No sales reported on Exchange.

▲ Stock and Certificates increased.

PRICES OF N. Y. ACTIVE STOCKS—Continued.

Name of Stock.	Total shares sold, '76.	1876.		Name of Stock.	Total shares sold, '76.	1876.	
		H.	L.			H.	L.
Western Union.....	6,209,674	80½	63¾	Harlem.....	36,028	145	130¼
Union Pacific.....	166,641	74½	57¾	Erle.....	2,368,089	23¾	7¾
Tol. Wab. & West..	299,375	8	¾	U. S. Express.....	46,669	76¾	49½
Panama.....	16,658	140	122	Morris and Essex..	66,001	166	84
Pacific Mail.....	3,342,564	39¾	16½	N. Jersey Central..	1,541,504	109¾	20¾
Ohio and Miss.....	1,262,959	24¾	5	Del. and Hudson...	172,074	125	61¾
Mil. & St. Paul Pref.	1,712,647	84¾	49¾	Del. Lack. & West.	3,505,922	120¾	64¾
Mil. & St. Paul.....	1,497,594	46¾	18½	C. C. C. and Ind....	33,358	61¾	32
Missouri Pacific....	106,908	16	1½	C. C. and I. C.....	57,928	6¾	2¾
Lake Shore.....	11,677,131	68¾	48¾	Chicago and R. I....	662,480	111¾	98¾
N. Y. Central.....	393,507	117¾	96	Chic. & N.W. Pref.	573,423	67¾	55¾
Michigan Central..	2,277,978	65¾	34¾	" " Com.	879,874	45¾	31¾
Illinois Central....	76,922	108¾	60¾	At. & Pacific Tel..	50,667	22	14¾
H. & St. Jos. Pref...	33,440	33¾	18¾				
Han. & St. Joseph..	102,055	22¾	10¾	1876.....	39,926,036	Decrease.	
				1875.....	53,813,979	13,887,943	

RATES OF COMMERCIAL PAPER, MONEY ON CALL, FOUR MONTHS ACCEPTANCES, &c., AT N. Y. EACH MONTH, 1876.

Month, (1876.)	60 to 90 days indorsed bills receivable.	4 months acceptances.	4 to 6 months good singlenames.	ON CALL.			
				O.	H.	L.	C.
January.....	4¾ @ 6	5½ @ 7	7 @ 8	5	5	1-32	3 4
February.....	4 @ 5	4¾ @ 5½	6 @ 7	5	7		2 3
March.....	3½ @ 4½	4½ @ 5	6 @ 7	3	3	1-16	2 3
April.....	4 @ 5	5 @ 6	6½ @ 8	3	7		2 3
May.....	4 @ 4½	5 @ 5½	6 @ 7	3	5		2 4
June.....	3 @ 4	4 @ 5	5 @ 6	3	4		1½ 3
July.....	3 @ 4	4 @ 5	5 @ 6½	3	3		1½ 2
August.....	2½ @ 3½	3½ @ 4½	5 @ 6	2	3		1 2
September.....	3½ @ 4	4 @ 4½	5 @ 6½	2	3		1 1
October.....	4 @ 4½	4½ @ 5½	6 @ 7	2	7		1½ 4
November.....	4½ @ 5	5 @ 5½	6½ @ 7½	3	6		1½ 3
December.....	5 @ 6	5½ @ 6½	7 @ 9	3½	7 gold.	1	5

GAS COMPANIES IN THE CITIES OF NEW YORK, BROOKLYN, JERSEY CITY, AND NEWARK, GIVING CAPITAL, PAR VALUE OF STOCK, DIVIDEND MONTHS, &c., in 1876-7.

Name.	Location.	Capital Paid up.	par val. st'k	Divide'd Months.	Lat. div'd deno
*B'lyn Gas Light Co.	180 Remsen St., Brooklyn.....	\$2,000,000	25	Q.—Feb	5%
Citizens' Gas Co.	139 Atlantic Ave., Brooklyn..	1,200,000	20	Q.—Jan	2½%
Certificates.....		320,000		A. & O.	3½%
Citizens'.....	New York.....	466,000	50	F. & A.	3½%
Harlem.....	2084 Third Ave., New York...	1,850,000	50	F. & A.	4%
Jersey C'y & Hob'n.	Grand c. Green St., Jersey C'y	386,000	20	J. & J.	5%
Manhattan.....	4 Irving Place, New York.....	4,000,000	50	J. & J.	5%
Metropolitan.....	B'way c. 42d St., New York...	2,500,000	100	M. & S.	5%
Certificates.....		1,000,000		M. & S.	
Bonds.....		500,000		J. & J.	3½%
Mutual.....	36 Union Square, New York..	5,000,000	100	A. & O.	2½%
Bonds.....		1,000,000			
Nassau.....	977 Fulton Ave., Brooklyn...	1,000,000	25	J. & J.	4%
Scrip.....		700,000		M. & N.	3½%
New York.....	157 Hester St., New York.....	4,000,000	100	M. & N.	5%
Peoples'.....	Myrtle c. Vanderbilt Av., B'lyn	1,000,000	10	J. & J.	
Bonds.....		325,000	1000	F. & A.	
Certificates.....		300,000			
Westchester Co.	Ferdham, N. Y.....	466,000	50		
Certificates.....		53,000			
Bonds.....		21,000		J. & J.	
Williamsburgh.....	4th c. 52d St., Brooklyn, E. D.	1,000,000	50	J. & J.	3½%
Scrip.....		1,000,000		J. & J.	3½%
Metropolitan.....	563 Atlantic Ave., Brooklyn..	1,000,000	100	M. & N.	5½%
*Newark Gas L't Co.	9 Bank St., Newark.....	1,000,000	50	J. & J.	2½%
Citizens' Gas L. Co.	Front St., Newark.....	918,000	50	Q.—Jan	2%
**East Newark.....	East Newark, N. J.....	60,000	25		

* Organized 1851.

§ 1845.

‡ 1868.

** 1862.

§§ Quarterly.

LIMITED MERCANTILE DIRECTORY.

In Order to make this work more complete, the publishers have carefully compiled this Directory, comprising a few of the prominent and reliable business firms, corporations, etc., in the cities of New York, Boston, and Philadelphia, representing the different branches of information in this work.

New York City.
BILL DRAWERS.

Brown Brothers & Co., 59 Wall St., New York. Buy and sell Bills of Exchange on Great Britain and Ireland, make Cable Transfers of money, Issue Commercial and Travelers' Letters of Credit for use in any part of the world.

Canadian Bank of Commerce, 50 Wall St., New York. [Head Office, Toronto, Ca.] Paid up Capital \$6,000,000. Surplus \$1,900,000. Issue Commercial Credits for use in all parts of the world. Buy and Sell Sterling Exchange. Make Collections on the most favorable terms. J. G. Harper & J. H. Goadby, Agents, 50 Wall St., New York.

Drexel, Morgan & Co., Wall, cor. Broad St., New York. [Drexel & Co., Philadelphia; Drexel, Harjes & Co., Paris]. Receive Deposits subject to draft. Buy and sell Securities, Gold, etc. Allow interest on deposits. Issue Commercial Credits, Circular Letters for Travelers, available in all parts of the world. Buy and sell Foreign Exchange. Make Cable Transfers, etc. Attorneys and Agents of Messrs. J. S. Morgan & Co., 22 Old Broad St., London.

John Munroe & Co., 8 Wall St., New York; 4 P. O. Square, Boston. Issue Checks and Cable Transfers on Munroe & Co., Paris. Sterling Checks on Alexanders, Cunliffes & Co., London, and 60-day Sterling on the Consolidated Bank, London. Also Issue Circular Notes and Credits for Travelers.

Morton, Bliss & Co., 3 Broad St., New York. Issue Circular Notes and Letters of Credit for Travelers, also Commercial Credits available in all parts of the world. Negotiate Loans, make Cable Transfers, and draw Exchange on Morton, Rose & Co., London; Hottinguer & Co., Paris; Hope & Co., Amsterdam.

BANKERS.

Clark, Dodge & Co., 51 Wall St., New York. [Partners: Luther C. Clark, John D. Maxwell, Geo. C. Clark, Harry E. Dodge.] Buy and Sell all first-class Railway Stocks and Bonds on Commission; also Government Bonds, Gold, &c. Receive Deposits, and do a general Banking business.

Davidson & Jones, 59 & 61 Wall St., New York. [Partners: Stratford P. Davidson, Edward R. Jones.] Buy and Sell Foreign Exchange, Gold, and all Securities dealt in at the Stock Exchanges of New York, Philadelphia, Boston and Baltimore, and receive Deposits subject to draft.

Ewen & Tuttle, 62 Broadway and 21 New St., New York. [John Ewen, Jr., Member Stock and Gold Exchanges; Wm. P. Tuttle, Member Stock Exchange.] Buy and Sell Stocks, Bonds, and Gold on Commission, and allow Interest on Deposits.

Fisk & Hatch, 5 Nassau St., New York. [Partners: Harvey Fisk, A. S. Hatch.] This house gives special attention to direct dealings in Government Bonds, with Banks, Bankers, Institutions, Investors, and all parties desiring to buy or sell, in person or by mail or telegraph, and furnish reliable information in reference to all matters connected with investments in Government Bonds. They also buy and sell on commission State and Railroad Bonds, Bank Stocks, Railroad Stocks, and other marketable securities. They receive accounts of Banks, Bankers, Merchants, and others, and do a general Banking business.

Grant & Co., 33 Wall St., New York. [Partners: R. Suydam Grant, G. St. John Sheffield.] Buy and Sell Stocks on Commission, allow Interest on Deposits, and transact a general Banking business.

LIMITED MERCANTILE DIRECTORY—Continued.

Greenleaf, Norris & Co., 66 Exchange Place, New York. [Partners: A. W. Greenleaf, John B. Norris, W. E. Greenleaf.] Branch Office, 128 La Salle street, Chicago. F. G. Saltonstall, Agent. Buy and Sell Government Bonds, Gold, and First-class Railway Stocks and Bonds, and transact a General Banking and Brokerage Business.

W. T. Hatch & Sons, 34 Wall St., New York. P. O. Box 351. [Partners: Walter T. Hatch, Member Stock Exchange; Nathaniel W. T. Hatch, Member Stock and Gold Exchanges; Henry P. Hatch.] Buy and Sell U. S. Securities, Foreign Exchange, Stocks, Bonds and Gold. Also Gold over the counter at the market price for the moment without commission. Interest allowed upon Deposits of Gold or Currency, subject to check without notice. Commercial Paper under special charge of Jas. W. Newton.

Trask & Stone, 7 New St., New York. [Spencer Trask, James Francis; Geo. F. Stone, Special.] Buy and Sell Stocks, Bonds, and Gold on Commission. Receive deposits, allow interest on same, and transact a general Banking business.

Vermilye & Co., 16 & 18 Nassau St., New York. [Partners: Jas. A. Trowbridge, Donald Mackay, Latham A. Fish.] Deal in all issues of Government Securities, First-class Railroad and Municipal Bonds. Buy and sell Railway Stocks, Bonds and Gold on Commission.

BULLION AND SPECIE.

Jas. B. Colgate & Co., 47 Wall St., New York. [Partners: Jas. B. Colgate, Robert Colby.] Buy and Sell over their counter U. S. Gold and Silver Coin, also Foreign Coins of all kinds, and keep constantly on hand Fine Gold and Silver for Jewelers and Silversmiths. They also buy and sell at the Stock and Gold Exchanges Bonds, Stocks and Gold for the usual commission.

Kennedy, Hutchinson & Co., 40 Wall St., New York. Buy and Sell American and Foreign Gold and Silver, on order or over the counter, at prices telegraphed from New York Gold Board; also buy and sell Stocks, Bonds and Gold on Commission. Receive Deposits subject to sight drafts and allow interest on Daily Balances.

BANKS (National).

The Chemical National Bank, 270 Broadway, New York. Organized 1824. Capital, \$300,000. Surplus, \$1,000,000. This Bank was organized as the Chemical Bank in 1824, and as a National Bank in 1865. Has never suspended specie payments on its circulation. Also receives deposits and makes collections in the United States. John Q. Jones, President; Geo. G. Williams, Cashier.

National Bank of Commerce, 31 Nassau St., New York. Organized 1839. Capital, \$10,000,000. Surplus, \$3,000,000. Receives money on deposit, makes collections in the United States, and sells Bills of Exchange on England and France. Robt. Lenox Kennedy, President; Henry F. Vail, Cashier.

The Fourth National Bank, Nassau, cor. Pine St., New York. Capital paid up, \$3,750,000. Surplus Jan. 1, 1877, \$750,000. Receive accounts on deposit. Make collections throughout the United States. P. C. Calhoun, President; Anthony Lane, Cashier.

The National Park Bank, 214 & 216 Broadway, New York. Capital, \$2,000,000. This Bank transacts the business of Merchants, Bankers, and others, makes Collections in all parts of the United States. Jas. L. Worth, President; E. K. Wright, Cashier.

BANKS (Savings).

The Bowery Savings Bank, 130 Bowery, New York. Assets, Jan. 1, estimating Stocks and Bonds at par only, \$30,731,472.65. Liabilities, (due depositors) \$28,499,816.16. Surplus, \$2,231,656.49. This Bank is open to transact business from 10 A. M. to 3 P. M.; on Mondays, 10 A. M. to 7 P. M. Allows Interest on all amounts deposited three months previous to January and July each year. Sam'l. T. Brown, President; John Gray, First Vice-President; John P. Townsend, Second Vice-President; Giles H. Coggershall, Secretary.

LIMITED MERCANTILE DIRECTORY—Continued.

Citizens' Savings Bank, Bowery, Cor. Canal St., New York. Incorporated 1860. Assets Jan. 1, 1877, \$7,987,117.53. Liabilities Jan. 1, 1877, \$7,603,759.53. Surplus Jan. 1, 1877, \$383,358.00. This Bank computes and pays or credits interest January first and July first each year on accounts in the bank one or more months next previous thereto. Is open daily from 10 A. M. to 3 P. M., and on Mondays and Saturdays from 10 A. M. to 7 P. M. E. A. Quintard, President; Seymour Bunce, Secretary; Charles W. Held, Cashier.

Manhattan Savings Institution, 644 Broadway, New York. Organized in 1850. Has assets to the amount of \$9,430,465.13, and liabilities to the amount of \$8,808,329.09, leaving a surplus fund of \$622,136.04. This Bank receives Deposits, allows Interest, and makes Investment according to the laws governing and regulating Savings Banks in the State of New York. E. J. Brown, President; Edward Schell, Treasurer; C. F. Alford, Secretary.

The Union Dime Savings Bank, Broadway, Cor. 32d St., New York. Assets, Jan. 1, 1877, \$11,664,956.80. Liabilities, \$10,528,381.29. Surplus, \$1,136,575.51. This Bank allows Interest, January and July, on all sums deposited three or six full months previous thereto. Is open daily from 10 A. M. to 3 P. M. and Mondays from 5 to 7 P. M. Napoleon J. Haines, President; Wm. S. Whilock, Maltby G. Lane, Vice-Presidents; Gardner S. Chapin, Treasurer; Thos. Floyd-Jones, Secretary.

BANK NOTE COMPANIES.

National Bank Note Co., 1 Wall St., New York. Organized 1859. This Company engrave and print in all languages Bank Notes, Bonds, Bills of Exchange, Certificates of Stocks, Postage, Revenue Stamps, and Commercial Paper, in the highest style of the art, with special safeguards against Counterfeiting and Alterations. J. H. Van Antwerp, Pres.; J. Macdonough, V. Pres.; A. D. Shepard, Treas.; John E. Currier, Secretary.

SAFE DEPOSIT COMPANIES.

The Safe Deposit Co. of New York, 140-142-146 Broadway, c. Liberty St., New York. [Francis H. Jenks, President; A. D. Hope, Vice-President; Frederick Foster, Secretary.] This Company was chartered in 1861, and was the first Safe Deposit Company established in the world, for the safe keeping of valuables, government bonds, and other securities, plate, jewelry, wills, or any valuable papers (at \$1 a year for \$1,000 of Bonds) and the renting of Safes (at from \$15 to \$200 a year), in its Fire and Burglar-Proof Vaults. Rooms for ladies, with every convenience, separate desks, &c., provided.

TRUST COMPANIES.

United States Trust Co., 49 Wall St., New York. Capital paid up, \$2,000,000. Surplus, \$2,021,128. Acts as guardian or receiver of estates. Is a legal depository for money paid into courts, allows interest on deposits, and is a convenient depository for money for Executors, Administrators, or Trustees of Estates and others. Also, Religious and Benevolent Institutions. John A. Stewart, President; Wm. H. Macy, John J. Cisco, Vice-Presidents.

The Union Trust Co., 73 Broadway, cor. Rector St., New York. Paid up capital, \$1,000,000. Acts as Executor, Guardian, Receiver, and Trustee. Is a legal Depository for Money paid into Court. Allows Interest on Deposits. Edward King, President; J. M. McLean, First Vice-President; Wm. Whitewright, Second Vice-President; Jas. H. Ogilvie, Secretary.

MORTGAGE COMPANIES.

Equitable Trust Co., 52 & 54 William St., New York. Capital, \$1,000,000. Surplus, \$325,000. The exclusive business of this Company is to negotiate, guarantee and sell First Mortgages on Real Estate. All its mortgages are formally approved by the following Committee: R. L. Kennedy, Adrian Iselin, Samuel Willets, William Remsen, Chas. Butler, Jas. A. Roosevelt, Eugene Kelly, John D. Maxwell, Gustav Stellwag. Jonathan Edwards, President.

LIMITED MERCANTILE DIRECTORY—Continued.

LIFE INSURANCE COMPANIES.

The Mutual Life Insurance Co., of New York, 140 to 146 Broadway. Organized April 12, 1842. Assets Jan. 1, 1877, \$82,360,188.59. Liabilities Jan. 1, 1877, \$71,813,827.43. Surplus Jan. 1, 1877, New York standard of $4\frac{1}{2}$ per cent., \$10,262,879.44. This Company is purely Mutual, and issues every description of life and endowment policies. F. S. Winston, President; R. A. McCurdy, Vice-President; W. H. C. Bartlett, LL.D., Actuary; Robt. A. Granniss, Second Vice-President; Isaac F. Lloyd, Secretary.

Northwestern Mutual Life Insurance Co., 160 Fulton St., New York. [H. M. Munsell, General Agent. Head Office, Milwaukee, Wis.] Assets Jan. 1, 1877, \$18,062,825. Liabilities Jan. 1, 1877, \$15,356,508. Surplus over 4 per cent. Reserve, \$2,606,317. This is the only Company that issues policies on the Addition Plan, which gives 50 per cent. more insurance for the ordinary life premium—or \$15,000 for the usual rate on \$10,000. This is a Purely Mutual Co.

The Provident Savings Life Assurance Society, Broadway Cor. Dey St., New York. Capital paid up, \$125,000 (invested in U. S. Bonds). Surplus (to policy holders), over \$100,000. This Society issues Yearly Renewable Policies, which are commended by the highest authorities as safe, just, and inexpensive. Sheppard Homans, President; A. F. Willmarth, Vice-President.

The United States Life Insurance Co., 261 & 263 Broadway, New York. Incorporated 1850, Assets (Cash) \$4,837,176.52. Surplus, over \$820,000. This Company discounts at seven per cent. all Endowment Policies and Approved Claims due in 1877, upon presentation; also issues all kinds of Life and Endowment Policies. James Buell, President; C. P. Fraleigh, Secretary; T. H. Brosnan, Superintendent Agencies.

FIRE INSURANCE COMPANIES.

American Fire Insurance Co., 120 Broadway, New York. Capital paid up, \$400,000. Assets July 1, 1876, \$1,180,403. Insure property against loss by fire in New York and adjacent States. Scrip Dividends to policy holders. Jas. M. Halsted, President; Thos. L. Thornell, Secretary.

The Continental (Fire) Insurance Co., 102 Broadway, New York. Capital paid up, \$1,000,000. Net surplus Jan. 1, 1877, \$772,000. Total assets, \$3,040,085.07. This Company issues policies against loss by fire, under the terms of the N. Y. Safety Fund Act, passed April 16, 1874, on Merchandise in store or transit, also on Dwellings, Factories, Warehouses, &c. Geo. T. Hope, President; H. H. Lamport, Vice-President; Cyrus Peck, Secretary.

Home Insurance Co. of New York, 135 Broadway, New York. Capital \$3,000,000. Net surplus Jan. 1877, \$1,002,783.90. Total assets, \$6,104,650.82. Issue policies against loss by fire only, on all insurable property in all parts of the United States. Chas. J. Martin, President; A. F. Willmarth, Vice-President; J. H. Washburn, Secretary.

Hanover Fire Insurance Co., 120 Broadway, New York. Capital paid up, \$500,000. Net surplus Jan. 1, 1877, \$509,393.14. Total assets, \$1,642,882.59. This Company was organized in 1852, and issues policies against loss by fire only, on all insurable property. B. S. Walcott, President; I. Remsen Lane, Secretary.

Niagara Fire Insurance Co., 201 Broadway, New York. Capital stock paid up, \$500,000. Surplus, \$506,937 (net). Issues policies against loss by fire on dwellings and property of all kinds, except vessels. H. A. Howe, President; P. Notman, Vice-President and Secretary.

Phenix Insurance Co. of Brooklyn, Broadway, cor. Dey st., New York; 12 & 14 Court st., Brooklyn. Capital paid up, \$1,000,000. Surplus, \$885,346 (net). Issue policies against loss by fire on Dwellings and Merchandise in store or transit, also on cargoes of vessels, making losses payable in London when preferred. Stephen Crowell, President; Philander Shaw, Vice-President; Wm. R. Crowell, Secretary.

LIMITED MERCANTILE DIRECTORY—Continued.

Standard Fire Insurance Co. of New York. Office, 62 Liberty St. Established 1859. Cash capital paid up, \$200,000. Net surplus, \$156,000. The net surplus is divided into Guarantee Fund, \$78,000; Special Reserve Fund, \$78,000. This Company has also reserved for reinsurance, outstanding claims, and January dividend to stockholders the sum of \$71,132.32, making total assets Jan. 1, 1877, \$427,135.32. Insures risks only against loss by fire. William Cripps, President; Wm M St John, Secretary.

MARINE INSURANCE COMPANIES.

Atlantic Mutual Insurance Co., 51 Wall St., New York. Organized in 1842. Assets over \$15,000,000 for the security of its Policy Holders. The profits of this Company revert to the assured, and are divided annually upon the premiums terminated during the year, certificates for which are issued bearing interest until redeemed. This Company insures against Marine and Inland Navigation Risks, and will issue policies making loss payable in England. J. D. Jones, President; Charles Dennis, Vice-President; W. H. H. Moore, Second Vice-President; A. A. Raven, Third Vice-President; J. H. Chapman, Secretary.

FOREIGN FIRE AND LIFE COMPANIES.

Liverpool, London & Globe Insurance Co., 45 William St., New York. [J. E. Pulsford, Resident Manager.] Capital, \$2,000,000. Paid up, \$245,640. Present price, £13½ for £2 paid. Accumulated funds, \$25,841,050. Total losses paid since establishment, \$64,780,440. Agencies in every city and town throughout the United States, and in all commercial centres in every part of the globe.

The London Assurance Corporation, 88 Wall St., New York. [Head Office, London, England.] Total assets, gold, \$14,993,466. Surplus, \$3,250,000. This Company issues policies against loss by fire on property and merchandise in all parts of the United States. Total assets in the United States amount to over \$900,000 currency. The company was organized in 1720. Messrs. Frame, Hare and Lockwood, Managers, 88 Wall st. and 206 Broadway, New York.

DRY GOODS IMPORTERS AND JOBBERS.

H. B. Claflin & Co., Church St., Worth St., and West Broadway, New York; 123 Portland St., Manchester; 41 Rue de l'Echiquier, Paris; 19 Place Tholozan, Lyons; 161 Bleicherweg, Zurich; [H. B. Claflin, Ed. E. Eames, H. J. Fairchild, Wm. S. Dunn, Danl. Robinson, D. N. Force, John Claflin.] Importers and Jobbers of general Dry Goods.

DRY GOODS COMMISSION MERCHANTS.

Brinckerhoff, Turner & Co., 109 Duane St., New York. [E. A. Brinckerhoff, J. Spencer Turner, Henry D. Polhemus.] Commission Merchants. Manufacturers of Cotton Sail-duck. All widths of Cotton Canvas, Ravens, Stripes, Bags, Twine, Bunting, &c.

Low, Harriman & Co., Nos. 65 to 67 Worth St., Cor. Church, New York. [Partners: James Low, Oliver Harriman, James T. Low, M. C. D. Borden.] Represent the American Print Works, White Rock, Fearless, Crescent Mills, and many other popular brands of Bleached and Brown Cottons, also leading makes of Woolens, Woolen Italians, etc.

E. R. Mudge, Sawyer & Co., 15 Chauncy St., Boston; 43 & 45 White St., New York; 246 Chestnut St., Philadelphia. [Boston Partners: E. R. Mudge, Joseph Sawyer, G. V. Fox, C. H. Joy. New York Partner: Lowell Lincoln.] Agents for Washington Mills, Burlington Woolen Co., Chicopee Mfg. Co., Ellerton New Mills, Atlantic Cotton Mills, Saratoga Victory Mfg. Co. Also Hosiery, Shirts, and Drawers.

Geo. C. Richardson & Co., 115 & 117 Worth St., New York, 178 Devonshire and 33 Federal Sts., Boston. Represent the Goods of the Lowell Manufacturing Co., Lawrence Manufacturing Co., Boot Cotton Mills, Tremont and Suffolk Mills, Massachusetts Cotton Mills, York Manufacturing Co., Everett Mills, Lewiston Mills, Granite State Mills, and the Allen Print Works in Boston.

LIMITED MERCANTILE DIRECTORY—Continued.

Wright, Bliss & Fabyan, 71 & 73 Thomas & 117 & 119 Duane Sts., New York. [Partners: Eben Wright, John H. Wright, C. N. Bliss, Geo. F. Fabyan, Peter Olsen.] Represent the accounts of the Oriental Print Works, Peperell Mfg. Co., Laconia Co., Bates Mfg. Co., Androscoggin Mills, Continental Mills, Otis Co., Warren Co., Annisquam Co., Palmer Mills, Renfrew Mfg. Co., Franklin Co., Cordis Mills, Columbian Mfg. Co., Thorndike Co., Boston Duck Co.

MANUFACTURERS OF PRINTS, &C.

Garner & Co., 2 to 10 Worth St., New York. [Executors: S. W. Johnson, John J. Lawrence, W. E. Thorn.] Manufacture various grades and assortments of Prints, Cambrics, Jaconets, Wigans, &c., for Domestic and Export Trade.

SPOOL COTTON, &C.

George A. Clark & Brother, 400 Broadway, New York. [New York Partner: William Clark.] Sole agents for "Clark's O. N. T. Spool Cotton" in all numbers, six cord, from 8 to 100, of elastic and uniform strength. Also, sole agents in America for H. Milward & Sons' "Helix" Needles (in patent wrappers).

FLOOR OIL CLOTHS, CARPETS, &C.

D. Powers & Sons, [John Lapsley, Agent.] 131 & 133 Duane St., New York. Manufacturers Floor Oil Cloths, embracing Extras and Heavys of all qualities and widths; also, Stairs, Mats, and Rugs of all sizes, Bordered Cloths for Halls, Saloons, &c., in one piece. Factories at Lansingburgh and Newburgh, N. Y.

COTTON MERCHANTS.

Robert L. Maitland & Co., 43 Broad St., New York. [Partners: Alex. Maitland, L. F. S. Maclehoose, Robt. L. Maitland.] Receive Cotton and Tobacco on Commission, and make advances on Consignments to London and Liverpool.

Ralli Bros., 101 Pearl St., New York. [Ralli Bros., London; Ralli Bros., Liverpool; Ralli Bros., Manchester; Ralli Bros., Calcutta; Ralli Bros., Bombay; Ralli, Schilizi & Argenti, Marseilles, France.] The New York firm export Cotton to Europe, and Draw Exchange on their house in London.

COFFEES AND TEAS.

B. G. Arnold & Co., 125 Front St., New York. [Partners: B. G. Arnold, L. R. Greene, C. T. Christensen, F. B. Arnold.] Importers and Jobbers of Coffees, Teas and Spices.

Mayer, Bros. & Co., 77, 79, 81 Wall and 150, 152 Pearl Sts., New York. [Charles Mayer, Simon Mayer, Moses G. Hanauer, General Partners; Deutsche Handelsgesellschaft, Frankfort a/M, Gebrueder Sulzbach, Frankfort a/M, Special Partners. Special Capital, \$400,000 gold to December 31, 1882. Importing, Shipping, and Commission Merchants in Coffees, &c.]

TEAS AND SILKS (China and East Indian Goods).

A. A. Low & Co., 31 & 35 Burling Slip, New York. [Partners: A. A. Low, J. O. Low, E. H. R. Lyman, A. Aug. Low, Seth Low, E. M. Low, Joseph Lyman.] Importers of China and East India Goods.

Olyphant & Co. of China, 104 Wall St., New York. Representing Olyphant & Co. of Hong Kong, Shanghai, Foochow and Canton, China. Commission Merchants and Agents.

SUGAR REFINERS AND IMPORTERS.

Decastro & Donner Sugar Refining Co., 107 Front St., New York. [J. O. Donner, President; J. W. Decastro, Treasurer; C. Schmidt, Secretary.] Factories in Brooklyn, E. D.: Corner of First and South 9th st., cor. River and North 2d st., cor. River and North 3d st. Import and refine Sugars of all grades.

Havemeyers & Elder, No. 98 Wall St., New York. [Partners: F. C. Havemeyer, Theo. A. Havemeyer, H. O. Havemeyer, Chas. H. Senff.] Factories in Brooklyn, E. D.: South 3d, 4th, and 5th Streets, fronting 1st Street and the East River. Refine Sugars of all grades for the domestic and export trade.

LIMITED MERCANTILE DIRECTORY—Continued.

DRUGS AND CHEMICALS.

V. H. Schieffelin & Co., 170 & 172 William St., New York. [Partners: Wm. H. Schieffelin, W. A. Gellatly, Wm. N. Clark, general; Sam'l. B. Schieffelin, Sidney A. Schieffelin, special.] This House keeps always on hand Drugs, Chemicals, Fancy Goods, Perfumery, &c., for both the Domestic and Export Trade.

IMPORTERS OF TIN PLATES, METALS, &c.

Phelps, Dodge & Co., 17 to 21 Cliff St., New York. [Partners: Wm. E. Dodge, Sr., James Stokes, W. E. Dodge, Jr., E. Willis James Anson Phelps Stokes, C. C. Dodge, Thomas Stokes.] Deal in Tin and Roofing Plates of all sizes and kinds; also Pig Tin, Russia Sheet Iron, Charcoal and common Sheet Iron, Lead, Sheet Zinc, Copper, Spelter, Antimony and manufacture Copper, Brass, Wire, & Sheet Zinc.

PETROLEUM REFINERS AND EXPORTERS.

Chas. Pratt & Co., 128 Pearl St., New York. Established 1770. Refiners and Dealers in all Products of Petroleum. Proprietors of the Celebrated "Astral Oil." Refined Petroleum, Benzine, Naphtha, and Gasolene, in patent cans, for Export.

SHIPPING AND COMMISSION MERCHANTS.

W. R. Grace & Co., 66 Pine St., New York. [Grace Brothers & Co., Callao, Peru; J. W. Grace & Co., San Francisco, Cal.; New York partners: Wm. R. Grace, Michael P. Grace, Chas. R. Flint.] Procure Charters for Lumber, Guano, Nitrate of Soda, or Grain. Make advances on Freights, Consignments, and for Disbursements of Shipping. Also deal extensively in Lumber.

STEAMSHIP COMPANIES.

Cunard Line, No. 4 Bowling Green, New York. [Chas. G. Francklyn, Agent.] Established 1840. Service: New York and Boston, Mediterranean, French; with Coastwise service to Glasgow and Londonderry, Glasgow and Belfast, Liverpool and Glasgow. The Steamers of this Line take a specified course all seasons of the year, crossing, on the passage from Queenstown to New York and Boston, the Meridian 50 at 43 lat., or nothing to the north of 43; returning on 50 at 42 lat., or nothing to the north of 42. The following vessels sail (Wednesdays) from New York: Russia, Bothnia, Scythia, Algeria, Abyssinia; from Boston (Saturdays): China, Batavia, Parthia, Marathon, Hecla, Olympus, Atlas, Siberia. This Line issues return tickets available for six months, and carries passengers and merchandise on favorable terms.

Williams & Guion, 29 Broadway, New York. This Line sails from Pier 46, N. R., New York, for Queenstown and Liveryool, carrying the U. S. Mails. The following vessels of this line sail every Tuesday from New York: Idaho, Montana, Wisconsin, Wyoming, Dakota, Nevada. Messrs. Williams & Guion buy and sell Bills of Exchange on England and the Continent.

PUBLISHERS.

D. Appleton & Co., 549 & 551 Broadway New York. [Partners: W. H. Appleton, John A. Appleton, Dan'l. S. Appleton, Geo. S. Appleton, Wm. W. Appleton.] Publish the "American Cyclopaedia," 16 vols.; "Picturesque America," 2 to 4 vols.; "Picturesque Europe," 60 Nos.; "The Art Journal" (Monthly), "Appleton's Journal" (Monthly), "The Popular Science Monthly." Also Standard Educational Text Books in English, Latin, Greek, German, French, Spanish, Italian, Portuguese, Syriac, and Hebrew.

Harper & Brothers, 327 to 335 Pearl St. (Franklin Square), and Cliff St., New York. [Partners: Fletcher Harper, Sr., Philip J. A. Harper, Fletcher Harper, Jr., Joseph W. Harper, Jr., John W. Harper, Joseph Abner Harper.] Publishers of over three thousand volumes in General Literature; also of Harper's Magazine, Harper's Weekly, and Harper's Bazar.

Iverson, Blakeman, Taylor & Co., 138 & 140 Grand St., New York. [Partners: Henry Iverson, Birdseye Blakeman, Augustus C. Taylor, David B. Iverson, William N. Crane.] Publish the American Educational Series, embracing Text Books by Dana, Gray, Robinson, Sanders, Swinton, Wells, and others. Also the Spencerian System of Penmanship, and Webster's School and Counting-House Dictionaries.

LIMITED MERCANTILE DIRECTORY—Continued.

Scribner, Armstrong & Co., 743 & 745 Broadway, New York. [Partners: A. C. Armstrong, J. Blair Scribner, Ed. Seymour.] Publishers of Bryant's History of the United States, Lange's Commentaries, J. G. Holland's Works, and Standard Educational and Miscellaneous Works in English.

BOSTON.**BILL DRAWERS.**

Kidder, Peabody & Co., 40 State St., Boston. [33 Wall St., New York.] Issue Commercial and Circular Letters of Credit, available in all parts of the world. Also buy and sell Exchange on London, Paris, and other Continental cities of Europe.

BANKERS.

Brewster, Basset & Co., 35 Congress St., Boston. [Partners: John Brewster, Wm. Basset, Henry E. Cobb, Arthur F. Estabrook.] Deal in Stocks, Bonds, Gold and Commercial Paper. All issues of U. S. Bonds bought and sold. Keep constantly on hand strictly Municipal Bonds for Investors.

Lee, Higginson & Co., 44 State St., Boston. [Partners: Henry Lee, George C. Lee, Henry L. Higginson, Francis L. Higginson, Charles A. Whittier.] Brokers in Stocks and Notes.

Richardson, Hill & Co., 1 Simmons Building, Boston. [Partners: Spencer W. Richardson, William H. Hill, Jr., Edward D. Adams.] Buy and sell high grades of Commercial Paper and first-class State, City, and Town Bonds and Notes, and Sterling Exchange. Execute on Commission orders in securities current in all markets, and transact a General Banking Business.

Charles A. Sweet & Co., 40 State St., Boston. [Partners: Chas. A. Sweet, Geo. W. T. Riley, A. W. Perkins, Walter H. Sweet.] Bankers and Dealers in Government, State, City and other first-class Securities for Investors. Also buy and sell Stocks and Bonds on Commission at the Boston and New York Boards.

FIRE AND MARINE INSURANCE COMPANIES.

Mercantile Marine Insurance Co., 58 State St., Boston. Incorporated 1823. Capital, \$300,000. Surplus Jan. 1, 1877, \$302,934. This Company issues policies against loss by fire on dwellings and furniture in the city or country, for the term of one, three and five years; also against Marine and Inland loss. Geo. R. Rogers, President; B. F. Field, Jr., Secretary.

LIFE INSURANCE COMPANIES.

The New England Mutual Life Insurance Co., Post Office Square, Boston. Organized 1845. Assets Jan. 1, 1877, \$14,193,866.60. Liabilities Jan. 1, 1877, \$13,293,183.31. Surplus, according to Massachusetts Standard, \$900,683.29. This Company issues every description of Life and Endowment Policies, in accordance with Massachusetts Law. Benj. F. Stevens, President; Joseph M. Gibbens, Secretary; Walter C. Wright, Actuary.

TRUST COMPANIES.

New England Trust Co., 85 Devonshire and 16 Water St., Boston. Capital paid, up \$500,000; Liberty to increase to \$1,000,000. Is a Legal Depository for money paid into Courts of Law or Equity, Courts of Probate and Insolvency, Executors, Administrators, Guardians, Trustees, Corporations and Individuals, and allows interest. Acts as Transfer Agent for Railroad and other Stock Corporations. Otis Norcross, President; Jacob H. Loud, Actuary; N. H. Henchman, Secretary.

MORTGAGE COMPANIES.

The New England Mortgage Co., 43 Milk St., Boston. Capital stock, \$500,000. This Company issue and offer for sale in limited amounts seven per cent. Ten Year Bonds, secured by First Mortgages on Improved Real Estate, guaranteeing the principal and interest by its capital stock and accumulated surplus. Henry Saltonstall, President; Francis A. Osborn, Treasurer.

PUBLISHERS.

James R. Osgood & Co., Winthrop Square, Boston. [Partners: James R. Osgood, Benjamin H. Ticknor.] Publishers of the works of Longfellow, Hawthorne, Emerson, Whittier, Holmes, Lowell, Mrs. Stowe, Agassiz, Howell, and many other leading American authors.

LIMITED MERCANTILE DIRECTORY—Continued.

PHILADELPHIA.

BANKERS.

E. W. Clark & Co., 35 South Third St., Philadelphia. [Partners: Clarence H. Clark, Frederick S. Kimball.] Buy and Sell Gold and all issues of Government Securities, execute orders for Stocks, Bonds and Investments at the Philadelphia and New York Boards. Also Negotiate Time Paper and Collateral Loans.

TRUST COMPANIES.

The Fidelity Insurance, Trust, and Safe Deposit Co., 327-331 Chestnut St., Philadelphia. Capital, \$2,000,000. Act as Executors, Administrators and Guardians. Receive and execute Trusts of all kinds from Courts, Corporations and Individuals, allow Interest on Deposits. Incomes collected and remitted. Also rent Burglar-Proof Safes from \$15 to \$75, according to size, with extra sizes for the use of Banks and Corporations. Stephen A. Caldwell, President; J. B. Gest, Vice-President and Trust Officer; Robert Patterson, Secretary and Treasurer.

The Pennsylvania Co. for Insurances on Lives and Granting Annuities, 431 Chestnut St., Philadelphia. Capital, \$2,000,000. Surplus, \$1,000,000. This Company was incorporated March 10, 1812, Charter Perpetual, and is chartered to act as Executors, Administrators, Trustees, Guardians, Assignees, Committees, Receiving Agents, &c., and for the faithful performance of such duties all its Capital and Surplus are liable. Also collects Incomes and remits the same, allows Interest on Deposits, and keeps Burglar Proof Safes for rent. Lindley Smyth, President; Jarvis Mason, Trust Officer; Lilburn H. Steel, Treasurer.

FIRE AND MARINE INSURANCE COMPANIES.

Insurance Co. of North America, 232 Walnut St., Philadelphia. Capital, \$2,000,000. Assets, Jan. 1, 1877, \$6,601,883.98. This Company was incorporated in 1794, Charter Perpetual, and issues policies against Marine, Inland and Fire loss, on all kinds of Insurable Property or Merchandise. Arthur G. Coffin, President; Chas. Platt, Vice President; W. S. Davis, Second Vice-President; Mathias Mario, Secretary; Greville E. Fryer, Assistant Secretary.

DRY GOODS IMPORTERS AND JOBBERS.

Hood, Bonbright & Co., 811-815 Market St., Philadelphia. [Partners: Thomas G. Hood, James Bonbright, Andrew C. Sinn, John A. Meehan, Samuel M. Kelly, Solomon S. Miller, Uriah G. Fox, Henry W. Gundaker, Samuel B. Brown.] Sell at wholesale only all kinds of Silks, Cotton and Woolen Goods, Carpets, Oil Cloths, Notions, &c. Also import Silks, Dress Goods, Linens, Ribbons, &c.

James, Kent, Santee & Co., 235-241 North Third St., Philadelphia. [Partners: John O. James, William C. Kent, Charles Santee, Isaac Welsh, George A. Smith, Harradon G. Sterling, Henry D. Welsh, Joseph Tomlinson.] Import Dress Goods, Woolens, &c.; are also Jobbers of all kinds of Domestic Cottons, Woolens, Notions, &c.

DRY GOODS COMMISSION MERCHANTS.

Coffin, Altemus & Co., 220 Chestnut St., Philadelphia, and 79 & 81 Worth St., New York. [Partners: Lemuel Coffin, J. B. Altemus, Ed. A. Treat, Thos. B. Martin, E. H. Converse.] Represent the following accounts in both cities, viz.: Washington Prints, Union Prints, Farr Alpaca Co.; also Bleached and Brown Cotton Goods, Silicias, Jaconets, Cambrics, and Woolens.

Lewis Bros. & Co., 238 Chestnut St., Philadelphia; 88 Worth St., New York; 63 Franklin St., Boston. [Partners: Henry Lewis, Jos. W. Lewis, Walter H. Lewis, George W. Hall, Geo. W. Wharton, Jr., Henry Almy, John L. Bordman.] Are Selling Agents for Wamsutta Mills Bleached Sheefings and Shirts, Dunell Mfg Co., Mallory Mfg Co., Hartel Mfg Co.'s Prints, Thos. Dolan & Co.'s Cloths. Also Import Dress Goods, Shawls, Millinery Silks, Velvet Ribbons, Silk Ribbons, and Kid Gloves.

LIMITED MERCANTILE DIRECTORY—Continued.

PHILADELPHIA.

R. D. Wood & Sons, 404 Chestnut St., Philadelphia. [Partners: Richard Wood, Edward R. Wood, George Wood, Walter Wood, Stuart Wood, Herman P. Kremer, P. H. Strubing.] Are Sole Agents for the following Brands of Cottons, &c.: New Jersey Mills Bleached Cottons, various widths; New York Ida Mills Bleached Cottons, Manantico Mills Bleached Cottons, Manaway Mills, Haverford Mills, May's Landing Mills, Manantico Bleachery and Dye Works, Window Hollands, Umbrella Gingham, Skye Mfg. Co. Cambrics, Forrest Grove Cambrics, Hercules Silesias.

IRON, IRON PIPE AND ENGINES.

R. D. Wood & Co., Fourth and Chestnut Sts., Philadelphia. [Partners: Richard Wood, Edward R. Wood, George Wood, Walter Wood, Stuart Wood.] This firm manufactures Cast Iron Water and Gas Mains, Heavy Castings of all descriptions, Pumping Engines for Water Works, Turbine Water Wheels, Geyelin Duplex Patent Water Wheels, Anti-Freezing Hydrants, Mathews' Patent Valves, Eddy's Patent Lampposts, including patterns for meter posts. General Foundry and Machine Work.

PUBLISHERS.

J. B. Lippincott & Co., 715 & 717 Market St., Philadelphia. [Partners: J. B. Lippincott, J. B. Mitchell, C. Lippincott, F. Shoemaker, Geo. Wood, R. P. Morton, W. S. Washburn, W. Lippincott.] Publishers of Popular Standard Works and Valuable Works of Reference, among which are named Worcester's Dictionary, in all sizes and styles, Chambers' Encyclopedia, Lippincott's Pronouncing Biographical Dictionary, Lippincott's Gazetteer of the World, Addison's Complete Works, Dickens' Works, Macaulay's History of England, Schiller's and Goethe's Complete Works, &c.

UNITED STATES BRANCHES, FOREIGN FIRE AND LIFE INS. COMPANIES, LOCATED IN NEW YORK CITY.

Year org'd	Company.	Location.	Capital* Paid up.	Assets U. S.	Liabilit's U. S.	Surplus U. S.
1833..	British America	81 Cedar St...	\$400,000	\$666,070	\$242,107	\$423,963
1861..	Comm'l Union	120 Broadway	1,250,000	813,390	899,494	423,896
1823..	Guardian Assur.	60 Wall St....	5,000,000	773,305	60,681	712,624
1854..	Hamburg Bren.	62 Cedar St...	323,400	667,787	184,988	482,849
1843..	Imperial Fire...	33 Pine St...	3,500,000	908,529	267,972	640,557
1832..	Lancashire.....	187 Broadway	1,000,000	495,109	282,162	212,947
1836..	L'l. Lond. & Glo.	45 William St.	1,958,760	3,652,063	1,837,396	1,814,967
1720..	London Assur.	88 Wall St....	2,241,375	905,878	227,394	678,484
1836..	Northern Assur.	33 Pine St...	750,000	561,308	161,354	399,954
1809..	N. B'tish & Merc	54 William St.	1,250,000	1,767,277	780,518	986,759
1838..	Queen.....	214 Broadway	899,000	1,422,571	527,198	895,373
1845..	Royal.....	56 Wall St...	1,592,497	2,552,304	1,371,142	1,181,162
1873..	Royal Canadian.	181 Broadway	536,930	833,629	464,142	369,487
1865..	Scottish Comm.	40 Pine St....	400,000	659,433	251,881	407,552
1851..	Western Assur.	137 Broadway	440,000	671,684	237,302	434,382
Total.....			21,541,952	17,350,337	\$7,385,641	\$10,064,656

* Gold. † Charter Privileges, same as N. Y. Cos. as regards investments.

NUMBER OF NAILS AND TACKS IN A POUND. AVOIRDUP.

NAILS.						TACKS.					
Title.	size in	No. in lb.	Title.	size in	No. in lb.	Title.	L'gth in inch.	No. in lb.	Title.	L'gth in inch.	No. in lb.
3 p'ny fl.	1 1/4	760	16 p'ny fl.	3 1/2	32	1 oz.	3/8	16,000	10 oz.	11-16	1,000
3 "	1 1/2	480	20 "	4	24	3-16	10,666	12 "	3/8	12-16	1,333
4 "	1 3/4	300	30 "	4 1/2	18	1/2	8,000	14 "	3/4	13-16	1,143
5 "	1 7/8	200	40 "	5	14	2 "	5-16	6,400	16 "	3/4	1,000
6 "	2	160	50 "	5 1/2	12	3 "	4-16	5,333	18 "	15-16	888
7 "	2 1/4	128	60 "	6	10	4 "	7-16	4,000	20 "	1	800
8 "	2 1/2	92	6 (fence)	2	80	5 "	9-16	2,666	22 "	1 1-16	727
9 "	2 3/4	72	8 "	2 1/2	50	6 "	1	2,000	24 "	1 1/2	666
10 "	3	60	10 "	3	34	8 "					
12 "	3 1/2	44	12 "	3 1/4	29						

**COST PER MILE, AUTHORIZED CAPITAL STOCK, ETC.,
OF THE MOST ACTIVE RAILROAD CORPORATIONS
REPRESENTED ON THE PHILADELPHIA STOCK EX-
CHANGE, 1876.**

<i>Name of Company.</i>	<i>Location of Office.</i>	<i>No. of Miles.</i>	<i>Cost per Mile.†</i>	<i>Authorized Cap. Stock.</i>	<i>Stock Outst'g.</i>
Pennsylvania R. R....	233 S. 4th Street.	1869	\$58,350	\$150,000,000	\$68,870,200
Camden and Atlantic.	Cooper Place, Camden, N. J.	67	33,538	.....	1,215,550
Catawissa.....	424 Walnut.....	100	61,265	.....	4,359,500
Elmira and W'msport	308 Walnut.....	78	33,538	.....	2,000,000
Huntingdon and B. T.	417 Walnut.....	584	54,478	.....	1,998,250
Lehigh Valley.....	Third and Wal't	202	97,774	.....	27,092,297
Northern Central....	Baltimore, Md..	317	46,971	8,000,000	5,842,000
North Pennsylvania..	407 Walnut.....	66	125,992	.....	3,978,150
* O. C. A. Valley.....	Corry, Pa.	123	77,746	.....	8,.....
Philadelphia and Erie	233 S. 4th St....	287	73,656	10,000,000	8,448,700
Phila. and Reading...	227 S. 4th St....	706	59,905	.....	34,277,575
Phila., Wilm. and Balt.	Broad St.....	100	60,559	8,000,000	11,536,250
United R. R. Co., N. J.	233 S. 4th St....	.....	.....	†	19,890,400
Lehigh C. and N. Co..	.....	153	62,500	.....	10,248,550
Penn Canal Co.....	.....	470	.....	5,000,000	1,633,350
Scuylkill Nav. Co....	.....	108	.....	.....	8,949,748

* Changed to Pittsburg, Titusville and Buffalo Railroad.

† Leased to Pennsylvania Railroad for 999 years.

‡ Cost per mile with equipments.

§ Sold December 29, 1875, on foreclosure for \$100,000.

**DEBT OF THE UNITED STATES GOVERNMENT UNDER
EACH ADMINISTRATION.**

<i>Date.</i>	<i>Name of President.</i>	<i>National Debt.</i>
1793.....	Washington's first term.....	\$80,352,638
1797.....	second term.....	82,064,479
1801.....	John Adam's.....	82,088,050
1805.....	Jefferson's first term.....	82,312,150
1809.....	second term.....	57,023,192
1813.....	Madison's first term.....	59,962,827
1817.....	second term.....	123,491,965
1821.....	Monroe's first term.....	89,987,427
1825.....	second term.....	83,788,432
1829.....	John Quincy Adam's.....	159,421,413
1833.....	Jackson's first term.....	7,001,022
1836.....	Interest.....	291,089
1837.....	Jackson's second term.....	1,895,312
1841.....	Van Buren.....	6,488,784
1845.....	Tyler.....	17,093,794
1849.....	Polk.....	64,704,693
1853.....	Fillmore.....	67,340,620
1857.....	Pierce.....	29,060,387
1861.....	Buchanan.....	90,867,828
1865.....	Lincoln.....	2,682,593,026
1866, January 1.....	Johnson.....	2,810,310,357
1869, March 4.....	".....	2,491,399,904
1871, March 1.....	Grant.....	2,320,708,846
1872, March 1.....	".....	2,225,813,497
1873, March 1.....	".....	2,157,380,700
1877, March 1.....	" (less cash in Treasury).....	2,088,781,143

INSTRUMENTS SUBJECT TO STAMP DUTIES IN THE U. S.

SEC. 15, of the Act of Congress of February 8, 1875, provides that checks, etc., drawn on TIME, are liable to the stamp tax, as well as those payable at sight or on demand, also receipts and all other vouchers taken by banks, bankers, or trust companies, for the payment of money by them. All vouchers must have a two cent stamp affixed before presentation.

SYNOPSIS OF U. S. SUPREME COURT DECISIONS RELATING TO NATIONAL BANKS—FROM 3d TO 21st WALLACE, INCLUSIVE.

(By HON. CHAS. CASE.)

ABATEMENT.

An action brought by a creditor of a National Bank is abated by a decree of a district or circuit court dissolving the corporation and forfeiting its franchises. (*National Bank of Selma vs. Colby*, 21 Wallace, 609.)

ACTIONS.

- I. A national bank may be sued in proper State court. (*Bank of Bethel vs. Palquique Bank*, 14 Wall., 383, p. 395.)
- II. Such banks may sue in Federal courts. The word "by" was omitted in section 57 of act of 1864 by mistake. (*Kennedy vs. Gibson*, 8 Wall., pp. 506-7.)
Receivers may also sue in U. S. courts. (*Ibid.*, pp. 506-7.)
- III. When the full personal liability of shareholders is to be enforced the action must be at law. (*Kennedy vs. Gibson*, 8 Wall., p. 505.)
- IV. But if contribution only is sought the proceedings should be in equity joining all the shareholders within the jurisdiction of the court. (*Ibid.*, pp. 505-6.)
- V. In such equity suit a decree INTERLOCUTORY may be entered for the per centum ordered, and the case may stand over for the further action of the court if necessary until the whole personal liability is exhausted. (*Ibid.*, p. 505.)
- VI. In such equity suit it is no defense that shareholders not within the jurisdiction are not joined. (*Ibid.*, p. 506.)
- VII. Suits to enforce personal liability of shareholders may properly be brought before other assets are exhausted. (*Ibid.*, pp. 505-6.)
- VIII. When a creditor attaches the property of an insolvent national bank he cannot hold such property against the claim of a receiver appointed after the attachment-suit was commenced. Such creditor must share "pro rata" with all others, (*National Bank of Selma vs. Colby*, 21 Wall., 609.)

ATTORNEYS.

Section 56 of currency act is directory only, and it cannot be objected by defense that a suit is brought by private attorney instead of the United States district attorney. (*Kennedy vs. Gibson*, 8 Wall., p. 504.)

BY-LAWS.

A national bank cannot by its by-laws create a lien on the shares of a stockholder who is a debtor of the association. (*Bullard vs. National Bank, &c.*, 18 Wall., 599.)

See also case of *Bank vs. Lanier*, 11 Wall., 369, cited under "LOANS ON SHARES," post.

CHECKS.

- I. Holder of check on a national bank cannot sue the bank for refusing payment in the absence of proof that it was accepted by the bank. (*National Bank of Republic vs. Millard*, 10 Wall., p. 152.)
- II. The relation of banker and customer is that of debtor and creditor. Receiving deposits is an important part of the business of banking, but the moment they are received they become the moneys of the bank, may be loaned as part of its general fund, and the check of the depositor gives no lien upon them. (*Ibid.*, per Davis, J., p. 155.)
- III. Perhaps, on proof that check had been charged to the drawer, and that the bank had settled with him on that basis, the holder or payee could recover on a count for "money had and received." (*Ibid.*, pp. 155-6.)
- IV. The facts that the bank was a United States depository and the check was drawn by a United States officer to a United States creditor, do not vary the rule. (*Ibid.*, pp. 155-6.)

COMPTROLLER.

- I. Comptroller must decide "when and for what amount" the personal liability of the shareholders of an insolvent national bank shall be enforced. (*Kennedy vs. Gibson*, 8 Wall., p. 505.)

COMPTROLLER—Continued.

- II. His decisions as to this is conclusive. Shareholders cannot controvert it. (*Ibid.*, p. 505.)
- III. In any suit brought to enforce such personal liability, such decision of the Comptroller must be averred by the plaintiff, and, if put in issue, must be proved. (*Ibid.*, page 505.)
- V. Comptroller appoints the receiver and therefore can remove him. (*Ibid.*, p. 505.)
- VI. Comptroller cannot subject the United States Government to the jurisdiction of a court, though he appears and answers to the suit. (*Case vs. Terrill*, 11 Wall., p. 199.)

CURRENCY ACT.

- I. "The purpose of the currency act was, in part, to provide a currency for the whole country, and, in part, to create a market for the Government loans." (Per Strong, Justice, in *Tiffany vs. Missouri*, 18 Wall, p. 413.)

DEBTORS OF NATIONAL BANKS.

- I. Debtors of an insolvent national bank, when sued by the receiver, cannot object that pleadings do not show a compliance with all the steps prescribed by statutes as preliminary to the appointment of such receiver. (*Cadle, Receiver, &c., vs. Baker & Co.*, 20 Wall., p. 650.)
- II. Such ordinary debtors may be sued by receiver without previous order of Comptroller. (*Bank vs. Kennedy*, 17 Wall, p. 19.)

INTEREST.

- I. Under section 30, act of 1864, a national bank in any State may take as high rate of interest as by the laws of such State a natural person may stipulate for, although State Banks of issue are restricted to a lesser rate. (*Tiffany vs. National Bank of Missouri*, 18 Wall., p. 409.)
[NOTE.—In Missouri, natural persons may take ten per cent. but State banks are restricted to eight per cent. In this case the national bank had taken nine per cent. Held, legal.]
- II. Held, also, that as the action was virtually brought to recover the penalty for "usury," the statute (section 30) must receive a strict construction. (*Ibid.*, p. 409.)

JUDGEMENTS.

- I. A judgment against a national bank in the hands of a receiver upon a claim only establishes the validity of such claim; the plaintiff can have no execution on such judgment, but must await "pro rata" distribution. (*Bank of Bethel vs. Pahquioque Bank*, 14 Wall., p. 383. *Clifford, J.*, p. 402.)

LOANS ON SHARES.

- I. National banks are governed by the act of 1864, which repealed the act of 1863, and cannot, therefore, make loans on the security of their own shares, unless to secure a pre-existing debt, contracted in good faith. (*Bank, &c., vs. Lanier*, 11 Wall., p. 369.)
- II. The placing of funds by one bank on permanent deposit with another bank is a loan within the spirit of Section 35 of act of 1864. (*Ibid.*, p. 369.)
- III. Loans by such banks to their shareholders do not create a lien on the shares of such borrowers. (*Ibid.*, p. 369. See also *Bullard vs. Bank*, 18 Wall., p. 580; and "BY-LAWS," supra.)

RECEIVERS.

- I. Receiver of a national bank is the instrument of the Comptroller and may be removed by him. (*Kennedy vs. Gibson*, 8 Wall., p. 505.)
- II. Such receiver is the statutory assignee of the assets of the bank, and may sue to collect the same in his own name, or in the name of the bank, "for his use." (*Ibid.*, p. 506.)
- III. In such suit it is not necessary to make the bank or creditors parties. (*Ibid.*, p. 506.)
- IV. Receiver of a national bank represents such bank and its creditors, "but he in no sense represents the United States Government," and cannot subject the Government to the jurisdiction of any court. (*Case vs. Terrill*, 11 Wall, p. 199.)
- V. Decision of a receiver rejecting a claim against his bank is not final. Claimant may still sue. (*Bank of Bethel vs. Pahquioque Bank*, 14 Wall., p. 383.)

RECEIVERS.—Continued.

- VI. The clause of section 50, act of 1864, which prescribes that the receiver shall be "UNDER THE DIRECTION of the Comptroller" means only that he shall be SUBJECT to his direction, not that he shall not act without orders. He may and must collect the assets. That is what he is appointed for. (Bradley, J., in Bank vs. Kennedy, 17 Wall., pp. 22-3.)

SHARES OF STOCK.

- I. A national bank whose certificates of stock specify that the shares are transferable on the books of the bank on surrender of the certificates, AND NOT OTHERWISE, and which suffers a shareholder to transfer without such surrender, is liable to a BONA FIDE transferee for value of same stock, who produces such certificate with usual power of attorney to transfer; and this is so though no notice had been given to the bank of the transfer. (Bank vs. Lanier, 11 Wall., p. 360.)

- II. Shares, QUASI, negotiable. (Ibid., p. 360.)

SHARES, TAXATION OF.

- I. The act of 1864, rightly construed, subjects the shares of the association in the hands of shareholders to taxation by the States under certain limitations set forth in section 41, without regard to the fact that part or the whole of the capital of such association is invested in national securities, which are declared by law exempt from State taxation. (Van Allen vs. Assessors, 3 Wall., p. 573.) (Chase, Chief-Justice, and other judges dissented.)

- II. Act thus construed is constitutional. (Ibid., p. 573.)

- III. A certain statute of New York which taxed SHARES of national-bank stock declared void, because SHARES of State banks were not taxed, although their capital was; the act of Congress prescribing that shares of national-banks shall be taxed only as SHARES of State banks are. (Ibid., p. 573.)

The ruling as to taxing shares of stock re-affirmed in Bradley vs. People, 4 Wall., and National Bank vs. Commonwealth, Wall., p. 353 *

- In last case, HELD that a State law requiring the cashier to pay the tax was valid. HELD, also, that a certain State tax-law virtually taxed "SHARES of moneyed corporations," &c.

- IV. Shares of stock in national banks are personal property, and, though in one sense incorporeal, the law which created them could separate them from the person of their owner for taxation, and give them a SITUS of their own. (Tappan, Collector, vs. Bank, 19 Wall., p. 490.)

- V. Section 41 did thus separate them, and give them a SITUS of their own. (Ibid., p. 490.)

- VI. This provision of the national-currency act became a law of the property (in shares), and every State in which a bank was located acquired jurisdiction, for taxation, of all the shares, whether owned by residents or non-residents, and power to legislate accordingly. (Ibid., p. 490.)

CITIZENSHIP.

- I. National banks are citizens of the State in which they are organized and located, and when sued by national banks of other States have a right to demand a removal of the suit from a State to the proper Federal court. (Chatham National Bank vs. Merchants' National Bank, 4 Thomp. & C. (Thompson & Cook), N. Y. Sup. C., p. 196, and 1 Hunter, N. Y., p. 702.)

CURRENCY ACT.

- II. National banks organized under the act of Congress of June 3, 1864, are the instruments designed to be used to aid the Government in the administration of an important branch of the public service; and Congress, which is the sole judge of the necessity for their creation, having brought them into existence, the States can exercise no control over them, nor in any wise affect their operation, except so far as Congress may see proper to permit. (Per Swayne, J., in Farmers and Mechanics' National Bank vs. Dearing, 1st Otto, p. 29.)

- III. The constitutionality of the act of June 3, 1864, is unquestioned. It rests on the same principle as the act creating the second Bank of the United States. The reasoning of Secretary Hamilton and of this court in McCulloch vs. Maryland, 4 Wheat., p. 316, and in Osborne vs. Bank U. S., 7 Wheat., p. 708, therefore applies.

- IV. The power to create carries with it the power to preserve. The latter is a corollary of the former. (Ibid., per Swayne, J., pp. 33, 34.)

DIRECTORS OF NATIONAL BANKS.

- I. Directors of a national bank may remove the President, both under the law of Congress and the articles of association, where the latter so provide. The power exists, if the bank has adopted no by-laws. (Taylor vs. Hutton, 43 Barb., N. Y. Sup. C., p. 195. S. C., 18 Abb. Pr. R., p. 16.)

JURISDICTION.

- I. United States district court has jurisdiction to authorize a receiver of an insolvent national bank to compromise a debt. (Matter of Platt. Ben., p. 534.)

* See also 4 Wall., 244, and 19 Wall., 490.

LOANS IN EXCESS.

- I. A loan by a national bank in excess of the restriction of section 29 of the act of 1864 (Revised Statutes, section 5200), which provides that the total liabilities of any person (borrower) shall not exceed ten per centum of the capital stock, &c., is not void on that account. The loan may be enforced, though the bank may be liable to proceedings for forfeiture of its privileges, &c., for making it. (*Stewart vs. National Union Bank of Maryland*, 2 Abb., United States, p. 424.)

LOCATION.

- I. Under sections 6, 8, 10, 15, 18, and 44, of the original currency act (13 Stat. at Large, 101), respecting the location of banking associations, a national bank is to be regarded as located at the place specified in its organization certificate. If such a place is in a State, the association is located in that State. (*Manufacturers' National Bank vs. Baack*, 8 Blatchf., p. 137.)

REAL ESTATE.

1. The want of power of a bank, or of its trustee (receiver) in insolvency, to purchase and hold real estate, does not render void an arrangement whereby land subject to a lien in favor of the bank, and to other liens, is discharged of those other liens by funds from the assets of the bank, the land being then sold, and the entire proceeds of such sale realized to the bank assets, provided the title does not pass through the bank or its trustee. (*Zantingers vs. Gunton*, 19 Wall., p. 32.)

RECEIVERS.

- VII. Receivers of national banks are officers of the United States, within the meaning of the act of Congress of March 3, 1813, giving United States courts jurisdiction of actions by United States officers, and may sue in such courts. (*Platt, receiver, &c., vs., Beach*, 2 Ben., p. 303.)
[Note.—The judge places stress upon the provision of section 81 of the act of 1864, which requires (in that particular instance) that the Secretary of the Treasury shall concur in the appointment of the receiver.]

SET-OFF ON STOCK.

- I. In an action brought to enforce the individual liability of a shareholder of an insolvent bank, such shareholder cannot set off against such liability the amount due to him as a creditor of the bank. (*Garrison vs. Howe*, 17 N. Y., p. 458; *In re Empire City Bank*, 18 N. Y., p. 199.)

SHAREHOLDER, LIABILITY OF TRANSFEREE.

- I. The transferee of shares, when such transfer is absolute on the books of the bank, is liable to creditors to the amount of such shares, although in fact he holds them as collateral security for a loan to the shareholder who transferred them. (*Hale vs. Walker*, 31 Iowa, p. 344.)

TAXATION OF INTEREST AND DIVIDENDS.

- I. Under the Internal Revenue act of July, 1870, interest paid and dividends declared during the last five months of 1870 are taxable, as well as those declared during the year 1871. (*Blake vs. National Banks*, 23 Wall., p. 307.)

USURY.

- I. State laws relative to usury do not apply to national banks. (*Farmers and Mechanics' National Bank vs. Dearing*, 1 Otto, p. 29.)
- II. The only forfeiture declared by the 30th section of the act of June 3, 1864 (Revised Statutes, section 5198), is of the *entire interest* which the note or bill carries with it, or which has been agreed to be paid thereon, when the rate knowingly received, reserved, or charged by a national bank is in excess of that allowed by that section; and no loss of the entire debt is incurred by such bank, as a penalty or otherwise, by reason of the provision of the usury law of a State. (*Ibid.*)
To same effect are *National Exchange Bank vs. Moore*, 2 Bond, p. 170, and several State decisions.
(The New York Court of Appeals had decided the other way).

BILLS AND NOTES.

- I. Where bills, indorsed by a national bank for accommodation only, had been negotiated by the bank through its usual channels of communication with its correspondents, as its own bills, and the proceeds thereof had been placed to the credit of the bank, which thereupon gave the same credit to the parties for whom it had thus indorsed, and received no benefit therefrom:

Held, That although an accommodation indorsement by a national bank, in such cases, was void in the hands of holders against whom notice of the character of the indorsement could be concluded, yet that the bank was liable for the same to holders, for value, without notice. (*Blair vs. First National Bank*, Mansfield, Ohio. United States Circuit Court for Ohio, at Cleveland, November term, 1875, Emmons, J.)

Query, Whether, under the provisions of section 5202 of the Revised Statutes of the United States, any indorsement by a national bank is not *ultra vires*.

CORPORATE POWERS.

- I. National banks cannot sell bonds for third parties on commission, or engage in business of that character. (*Susan Welcker vs. First National Bank of Hagerstown*, Court of Appeals of Maryland, April term, 1875.)

NEW YORK AND BROOKLYN SAVINGS BANKS, 1877.

Year org'd	Name.	Location.	† Total Resources Jan. 1877.	Liabilities January, ‡ 1877. †	Surplus January ‡ 1877.
1819	Bank for Savings...	67 Bleecker St.	\$27,399,474	\$23,540,218	\$3,859,256
1834	Bowery.....	128 & 130 Bowery	33,892,630	29,268,451	4,624,179
1851	B'way Savings Instit'n	237 Broadway...	2,813,170	2,505,453	307,717
1860	Citizens'.....	58 Bowery.....	7,987,117	7,608,759	388,358
1868	Clinton.....	244 8th Ave.....	106,295	105,573	2,726
1870	Clairmont.....	247 Greenwich S	117,647	115,222	2,425
1848	Dry Dock.....	Bowery c. 3d St.	10,228,990	9,264,663	964,326
1848	E. River Sav'gs Instit'n	3 Chambers St..	8,246,462	7,558,728	687,734
1871	E. Side S. B. for Sailors	187 & 189 Cherry.	7,370	7,136	234
1869	Eleventh Ward.....	Ave. C, c. 7th St	271,127	260,085	21,642
1850	Emigrant Industrial..	51 Chambers St.	16,161,944	14,449,006	1,712,938
1869	Excelsior.....	6th Av., c. 23d St	220,311	217,204	3,107
1860	Franklin.....	658 8th Ave.	1,245,591	1,152,727	73,966
1859	German.....	4th Av., c. 14th S	13,365,152	12,397,343	967,809
1868	German, (Morrisania)...	3d Av., c. 158th S	350,329	299,237	51,092
1833	Greenwich.....	73 6th Ave.....	13,668,780	12,309,200	1,339,580
1863	Harlem.....	2281 3d Ave.....	868,762	812,969	55,793
1848	In. S. for Merch's Clerks	20 Union Square	4,647,836	4,101,471	546,365
1851	Irving Savings Instit'n.	96 Warren St....	3,840,472	3,462,692	377,779
1850	Manhattan S'gs Instit'n.	644 Broadway...	9,430,465	8,808,329	622,136
1852	Metropolitan.....	1 & 3 Third Av..	6,425,280	6,055,582	369,698
1868	Morrisania.....	Morrisania, N. Y.	180,154	171,551	8,603
1854	New York.....	81 8th Ave.	3,585,708	3,105,846	479,857
1866	North River.....	478 8th Ave.....	638,409	590,567	55,236
1869	Oriental.....	430 Grand St....	261,734	254,598	4,481
1874	St. Johns.....	Fordham, N. Y.	2,607	2,540	187
1829	Seaman's B. for Savings	74 & 76 Wall St..	18,608,657	16,325,034	2,283,623
1853	Six Penny.....	744 Broadway...	2,139,049	2,011,803	67,752
1868	Teutonia.....	25 Ave. A.	1,795,128	1,302,928	492,200
1859	Union Dime.....	B'way, c. 32d St.	11,664,956	10,528,381	1,136,575
1868	West Side.....	154 6th Ave.....	246,047	240,335	5,712
1869	Yorkville.....	1330 3d Ave.	22,869	22,362	507
BROOKLYN.		BROOKLYN.			
1827	Brooklyn.....	217 & 219 Fulton.	16,010,885	13,905,730	2,105,154
1868	Bushwick.....	823 B'way, E. D.	* 51,239	* 50,513	* 666
1859	Dime of Brooklyn.....	367 & 369 Fulton.	8,503,437	7,549,403	954,033
1864	Dime of Williamsburg..	B'way c. 2d S. ED	1,276,636	1,213,473	63,163
1860	East Brooklyn.....	643 Myrtle Ave..	782,312	738,592	43,719
1868	East New York.....	Atlantic c. N. JA	171,225	165,396	5,829
1863	Emigrant.....	74 Court St....	162,592	154,632	7,959
1867	Germania.....	375 Fulton St..	705,468	670,367	17,799
1866	German.....	B'way c. Boer'm	1,543,729	1,450,240	93,849
1868	Greenpoint.....	94 Franklin, G. P.	600,020	560,636	39,364
1860	Kings County.....	B'way, c. 4th St.	2,877,912	2,719,695	158,216
1865	Long Island.....	342 & 344 Fulton.	1,134,070	1,107,115	26,954
1871	Mechanics'.....	111 Fulton St..	24,042	23,623	425
1850	S. Brooklyn S. Instit'n.	160, 162 Atl'tic St.	7,594,608	6,981,077	613,531
1851	Williamsburgh.....	B'way, c. 5th St.	13,505,114	11,985,633	1,519,460
‡ Due depositors only.			* Jan. 1, 1876.	† Report to Dep't Jan. 1, 1877.	

Charter Privileges Relating to Investments.

SEC. 26, LAWS 1874-5.—It shall be lawful for the trustees of any savings bank to invest the moneys deposited therein only as follows, to wit:

1. In the stocks or bonds or interest-bearing notes or obligations of the United States, or those for which the faith of the United States is pledged to provide for the payment of the interest and principal.

2. In the stocks or bonds of this State, bearing interest.

3. In the stocks or bonds of any State in the Union that has not, within ten years previous to making such investment by such incorporation, defaulted in the payment of any part of either principal or interest of any debt authorized by any Legislature of such State to be contracted.

4. In the stocks or bonds of any city, county, town, or village of this State issued pursuant to the authority of any law of this State, or in any interest-bearing obligations issued by the city in which such bank shall be situated.

5. In bonds and mortgages on unincumbered real-estate situate in this State and worth at least twice the amount loaned thereon, but not to exceed sixty per cent. of the whole amount of deposits shall be so loaned or invested, but in case the loan is on unimproved or unproductive real-estate, the amount loaned thereon shall not be more than forty per cent. of its actual value; and no investment in any bond and mortgage shall be made by any savings bank, except upon the report of a committee charged with the duty of investigating the same, and who shall certify to the value of the premises mortgaged, or to be mortgaged, according to their best judgment, and such report shall be filed and preserved among the records of the institution.

BOSTON SAVINGS BANKS.—(Close of day) Oct. 31, 1876.

<i>Year incor- por'd.</i>	<i>Name of Bank.</i>	<i>Deposits.</i>	<i>Surplus on hand.</i>
1854..	Boston Five Cents Savings Bank.....	\$13,544,344.21	\$52,095.14
1861..	Boston Penny Savings Bank.....	1,138,047.29	8,702.10
1861..	Brighton Five Cents Savings Bank.....	267,358.51	4,953.53
1854..	Charlestown Five Cents Savings Bank.....	3,368,493.49	61,683.05
1853..	Dorchester Savings Bank.....	590,626.09	9,072.68
1848..	East Boston Savings Bank.....	2,386,195.72	39,539.91
1864..	Eliot Five Cents Savings Bank.....	1,356,263.27	4,314.05
1870..	Emigrant Savings Bank.....	2,407,245.05	40,247.40
1861..	Franklin Savings Bank.....	4,877,200.17	99,920.88
1869..	Home Savings Bank.....	3,792,460.68	114,261.48
1825..	Institution for Savings in Roxbury & Vicinity	2,873,740.23	32,508.61
1872..	Jamaica Plain Savings Bank.....	22,035.44	175.95
1874..	Mechanics' Savings Bank.....	444,646.43	
1861..	Mercantile Savings Institution.....	4,111,245.34	22,798.60
1870..	North End Savings Bank.....	656,117.21	22,408.20
1816..	Provident Institution for Savings.....	17,175,668.70	620,416.95
1833..	Suffolk Savings Bank.....	9,268,080.35	382,021.24
1865..	Union Institution for Savings.....	3,991,674.45	73,081.56
1829..	Warren Institution for Savings.....	4,058,808.65	131,256.29
1867..	West Boston Savings Bank.....	3,240,316.55	89,616.35

Charter Privileges of Massachusetts Savings Banks.

Savings Banks can invest in First Mortgage to the amount of 60% of the valuation of a piece of real estate, but not over 70% of the entire deposits of the bank can be so invested. Also, in public funds of any of the New England States, New York, or of the United States; in the bonds or notes of any city, town, or county in the State of Massachusetts; or in the bonds or notes of any of the cities of the New England States; or on the notes of any citizen of Massachusetts, with a pledge of any of the aforesaid securities at no more than the par value thereof; or in the First Mortgage Bonds of any railroad corporation organized under the laws of Massachusetts, and which has earned and paid regular dividend for two years previous to the investment; also, in the stock of any bank incorporated under the authority of Massachusetts; or in the stock of any banking association located in the State, and incorporated under the authority of the United States; or on the notes of any citizen of Massachusetts, with a pledge as collateral of any of the aforesaid securities, at no more than 80% of the market value, and not exceeding the par value thereof, with a limit that no savings bank shall hold more than one-fourth of the capital stock of said bank or banking association, nor invest more than 10% of its deposits, or more than \$100,000 in the capital stock of any such bank or association; can also deposit on call in such banks or associations and receive interest for the same, but the deposits must not exceed 20% of the total deposits in the savings bank.

Can also loan on bonds or personal securities, with two sureties for one year, if the principal and sureties be citizens and residents of Massachusetts. Ten per cent. of the deposits, or a sum not exceeding \$200,000 may be used in securing a site and putting up a building for the use of the bank. Application for loans must be made to the treasurer of the bank. Not less than $\frac{1}{4}$ or more than $\frac{1}{2}$ of 1 per cent. of the total deposits must be set aside every six months as guarantee fund until the sum shall amount to 5% of the total deposits, and this fund is to be kept good thereafter, and before dividends are declared.

RESOURCES, LIABILITIES, &c., OF NEW YORK TRUST COMPANIES, 1876-7.

<i>Year Org'd</i>	<i>Name.</i>	<i>Location.</i>	<i>Par value</i>	<i>Capital Stock Paid up.</i>	<i>Divi- dend Months</i>	<i>Res'ty Div'd</i>	<i>Resources January, 1877.</i>	<i>Liabilities January, 1877.</i>
1843	United St's	49 Wall St...	\$100	\$2,000,000	J. & J.	10%	\$22,958,169	\$20,737,040
1864	Union.....	73 Broadway	100	1,000,000	J. & J.	5%	*10,937,499	*10,760,449
1830	N. Y. L. & T.	52 Wall St...	100	1,000,000	F. & A.	10%	*13,048,904	*12,505,794
1871	Real Estate	17 Nassau St	100	496,250	Jan.	...	955,902	883,157
1867	National...	261 B'way...	100	1,000,000	J. & J.	4%	4,559,053	4,460,262
1822	Far. L'n & T	26 Exchange P	25	1,000,000	Q.—F.	6%	* 6,922,679	* 6,304,253
1875	Central....	Nassau c.P'e	100	1,000,000	.....	.....	4,653,153	4,576,917
1868	Mercantile.	120 B'way.	100	2,000,000	J. & J.	...	† 2,166,338	† 2,000,000
1872	Equitable..	52 William S	100	1,000,000	M. & S.	3½	† 1,325,000	† 1,000,000
1868	Brooklyn..	**Brooklyn.	40	403,000	.....	.....	2,292,600	2,246,260
1871	U. S. Mortg	50 Wall St...	100	1,000,000	J. & J.	8½	† 1,100,000	† 1,000,000

* July 1876. † This is simply a Mortgage Guarantee Co., having no liabilities beyond capital stock, excepting the bonds and mortgages sold by it. § Yearly.
** 177 Montague Street.

THE NEW YORK STOCK EXCHANGE.

LATEST RATES OF COMMISSION CHARGED, AMOUNT BUSINESS DONE, ETC., IN 1876.

NEW RATES OF COMMISSION.

The Executive Committee adopted the rule (which took effect Monday, March 5th, 1877), that commissions shall be charged under all circumstances. The rates upon the par value shall be one-quarter of one per cent. when the transaction is made for a regular investor, and one-eighth of one per cent. when the transaction is made for any party not a member of this Exchange, except to bankers, brokers, or active dealers, to whom the minimum rate shall be one-sixteenth of one per cent. The minimum rate to members of the Exchange shall be one-thirty-second of one per cent., except where one member merely buys or sells for another, in which case the rate shall not be less than one-fiftieth of one per cent.

Commission shall be charged under all circumstances on purchases or sales of Stocks, Bonds, or other Securities, either for members of the Exchange or for other parties (and any member violating this Article, directly or indirectly, shall, upon conviction, cease to be a member of the Stock Exchange, and his membership shall escheat to the Exchange); said membership, however, shall be subject to the provisions of Article XIV of the Constitution as regards claims of members of the Exchange, who are creditors of such persons.

Parties who are not members of the Exchange must be charged full rates upon their individual business, notwithstanding they may be members of a firm which has a partner in the Board. The Governing Committee have also decided that a less charge than seven per cent. interest for carrying stocks, allowing any interest on short sales, or in any way, directly or indirectly, making any arrangements having in view a rebate on one-eighth per cent. commission, is an evasion and a violation of the Commission Law.

AMOUNT OF BUSINESS.

The business on the New York Stock Exchange during 1876 was smaller than that of 1875; the sales for the first-named year footing up 39,926,036 shares against 53,813,979 in the last year. This falling off is accounted for by comparing sales of leading stocks. Those of Western Union were 10,338,824 in 1875, against 6,209,674 in 1876. Union Pacific footed up 4,706,018 in the first-named year, against 166,641 last year.

Wabash was 984,863 in 1875, against 299,375 in 1876; Pacific Mail 9,754,888, against 3,342,564 year before last; Missouri Pacific 434,432 in 1875, against 106,908 last year; Hannibal and St. Joseph 318,003, against 102,056 in 1876; Erie, 4,890,322 in 1875, against 2,368,089 in 1876; Northwest, 3,567,309 year before last, against 879,874 in 1876; and Atlantic and Pacific Telegraph, 232,593 in 1875, against 59,667 in 1876.

The sales showing an increase are: Delaware, Lackawanna, and Western, 3,505,922 in 1876, against 157,199 in 1875; Delaware and Hudson, 172,074 last year, against 14,425 the year before; Central New Jersey, 1,541,504 in 1876, against 80,521 in 1875; Michigan Central, 2,277,978 last year, against 218,909 the year before; Lake Shore—which was the most active stock both years—11,677,181 in 1876, against 11,041,709 in 1875; St. Paul, 1,497,594 last year, against 1,335,485 the year before; and St. Paul preferred, 1,712,647 in 1876, against 359,052 in 1875.

The largest business of the year was in the first two quarters—12,051,956 shares in the first, and 9,599,319 in the second, against 8,603,850 in the third, and 9,670,911 in the fourth.

Comparing prices at the opening on January 2d, 1877, with those at the close, December 30, 1875, a decline is shown in almost everything. Central fell 4½, Erie 6¼, Western Union 4¾, Pacific Mail 15¾, Northwest 3¼, the preferred ½, St. Paul 15½, the preferred 14¾, Central New Jersey 66½, Delaware, Lackawanna, and Western 47¾, Delaware and Hudson 53¾, Lake Shore 6¾, Rock Island 3¾, Union Pacific 15, Michigan Central 14¾, Illinois Central 35¾, Ohio 11½, and Atlantic and Pacific Telegraph 4¾.

COMMERCIAL USAGES OF THE MARKET OF PARIS.

1.—All bargains concluded by a broker which do not specify any particular conditions, are considered as concluded according to the conditions of discount, tare, and customs determined by the rules; and parties are bound to conform to them.

2.—If merchants agree between themselves to diverge from the customary conditions, the price at which they have treated is not comprised in the legal quotations, unless with the reductions and calculations necessary to establish these prices, the same as if the regular customs had been followed.

3.—In the calculations the term that may be determined (*above that of usage*) is reduced in discount at the rate of ½ per cent. per month, not including the fractions of time under half a month.

4.—The buyer must proceed to recognize the goods, at the latest, on the working day following that on which the business has been concluded; this delay expired, the goods are considered as recognized and agreed to, and the buyer is held as bound to accept delivery of them on the market conditions.

PARIS COMMERCIAL USAGES—Continued.

6.—The buyer must deliver the goods in the three working days following that on which the merchandise has been agreed to. After its weight and delivery no objections can be entertained.

7.—Ready-money payment may be demanded by the seller as soon as the delivery is completed—that is to say, as soon as the merchandise has been verified, weighed, or measured contradictorily, and placed at the disposition of the buyer.

8.—All merchandise sold at the ordinary tare must be delivered in their original and commercial packages. The difference of tare or that of the value of the merchandise resulting from changed or surcharged packages must be regulated conventionally, or in default by arbitrators. All dry goods sold at a net tare must be tared after weight for delivery.

9.—If not otherwise stipulated in regulations, the smallest fraction of each weight must be half a kilogramme (1lb. 10z. 7dr.) In the delivery of goods sold at net tare, this tare must be proved by the exact weight, with the exceptions mentioned in the regulations, which indicate the particulars of each article.

10.—The brokerage upon all merchandise is 1 per cent., one-half paid by the buyer, and the other half by the seller.

OILS.—Olive oil is sold at 7 per cent. discount, and a tare of 16½ per cent. per hogshead, butt, or half-hogshead. For the common oil the same discount is allowed, and a tare of 20 per cent. per barrel of 250 kilogrammes and under. It is understood that the tare is accorded with a guarantee of false tare on the part of the seller, and that the buyer has a period of six months, from the date of the bill, to represent the hogshead sold and have it verified by the seller. This period, or any other agreed to, being expired, all objections are prescribed. No claims for excess tare is allowed upon a hogshead of olive oil weighing 600 kilogrammes, if the ton of liquid does not exceed 80 millimetres. An advance in the tare is only allowed from 108 millimetres upward, upon the diminution of the oil in the barrel. At the end of these regulations there is an estimated tariff, for the loss of olive oils in casks of 600 kilogrammes net. Starting from this point, that for nine centimetres of the decrease an abatement of 1 kilogramme 4 hectolitres is allowed, it gives the quantity allowed by each centimetre besides, up to and including 46 centimetres, which corresponds to the allowance of 60 kilogrammes. The gradation which commences by three hectos for each centimetre above, and rises successively up to 3 kilogrammes, gives an average of 1 kilogramme, 3 centimetres. Above 46 centimetres the tariff imposes the following rules:—As 46 centimetres is the half of a hogshead of oil, if the diminution exceeds 46 cent., the abatement is calculated by adding to that which is accorded for 46 centimetres (60 kilogrammes), the difference between that of 43 to 46 centimetres—that is, 8 kilogrammes 80 centimetres.

This makes 68 kilogrammes 500 cent. If the loss exceeds 49 centimetres, it must be the difference between that of 41 and 46 centimetres—that is, 13 kilogrammes 500; which gives 73 kil. 500, up to 51 centimetres; above that, up to 54 centimetres, it would be the difference against 39 and 60 kilos., which gives 77 kil. 500 cent., and so on.

For a half hogshead, the estimation is established on two-thirds, and is counted from 70 millimetres.

VARIOUS OILS.—Hemp and linseed oil support 2 per cent. discount. Colza and camellina, 1 per cent.; no tare is allowed on any; they are sold by the 100 kilos. Fish oils—whale, cod, also palm and nut oils, are subject to a discount of 3 per cent. For whale oil a tare of 20 per cent. is allowed on hogsheads under 300 kilos.; these hogsheads should be hooped with iron hoops, and if wooden hoops are found with those of iron, they are removed before dealing, or an abatement must be allowed. The tare allowed is one-fifth per cent. for cod liver oil. The oil coming from the English fisheries is in barrels with sixteen wooden and two iron hoops. That from the French fisheries is in Bordeaux or Marseilles barrels. An abatement of 1 kilogramme per hoop, or they are taken off, at the choice of the buyer. For palm oil the tare is 16 per cent. upon casks above 300 kilos.; 18 per cent. for those under. The barrels must be full to within 30 millimetres of the bung-hole. 2. They are delivered free of plaster and cross-bars. 3. An abatement is made for the sediment, if there is any, the same as for olive oil, in proportion to the weight of the casks; for the dregs, an abatement is allowed only if it exceeds 30 millimetres for whale oil, and 55 millimetres for cod liver oil; above this quota the abatement is increased. 4. The train oil scouring is only received by conditional agreement between the parties. 5. The table of abatements for olive oils only commences at 9 centimetres. The following is the necessary complement for the fish oils, supposing the casks to contain 600 kilos. net: for four centimetres (2½ centimetres=1 inch) 4 hectos are allowed, 6 hectos for 5 centimetres, 8 hectos for 6 centimetres, 1 kilog. for 7 centimetres, and 1 kilog. 2 for 8 centimetres. From the first of April to the 30th of September there are ten days to claim the extra tare, and from the 1st of October to the 31st of March there are twenty days.

TALLOW.—The Paris tallow in lumps is sold at net, tare, and discount. It is

PARIS COMMERCIAL USAGES—Continued.

bought to be delivered in eight days. The melter delivers the goods uncovered to the buyer, who pays him two-pence per 100 kilogrammes for carriage. The buyer furnishes the casks if he wishes to have it packed, and pays for the transport. Country and Holland tallow is sold on the same conditions of discount and tare, if in lumps; if in tubs, their tare must be verified. Russian tallow is also sold without discount; the white sold in leather packing is subject to 4 per cent. tare; the yellow, 12 per cent., being delivered in barrels or casks which weigh 400 and 500 kilogrammes. Fourteen circles are admitted, twelve to form the piece, and two to sustain the ends. The surcharges and cross-bars are removed before being weighed, or are agreed to by arbitration. Tallow from Buenos Ayres, 4 per cent. is allowed when it is delivered in leather bags, and nothing if it is delivered in casks.

SILK.—The French silks of all kinds and all qualities are sold at a discount of 13½ per cent. without any tare. Sold in covers, which go to the buyer. Claims for damages are regulated by arbitration. Raw silk is arbitrated at two-thirds per cent. for "condition," viz., for presumed humidity. Milled silk is generally sold subject to the operation of "condition," the expenses of conditioning being paid one-half by the buyer and one-half by the seller. All silks are weighed by the ball.

COMMERCIAL USAGES OF THE TOWN OF HAVRE.

The following are the commercial usages of the town of Havre, as approved by the Board of Commerce of the town:—

TERMS OF PAYMENT.—1. Merchandise is treated for according to its nature, at terms of three months and fifteen days, or four months and fifteen days, counting from the day of the conclusion of the sale. 2. At a public sale the time allowed is but two or three months, without the fifteen days. 3. The time allowed dates from the time of the purchase of disposable goods, and only from the moment of delivery for those sold, to be delivered on landing or at a period more or less remote. 4. When merchandise is sold at four months and fifteen days, the fourth month is first discounted upon the bill at the rate of ¼ per cent., in order to reduce the time to three months and fifteen days. 5. All payments in advance are equally subject to discount of ¼ per cent. per month. 6. For goods to be delivered, the sellers may refuse payment on account before the weight and delivery are effected. 7. The months must be taken in their entirety, without regard to the number of days of which they are composed; but when the time has been definitely fixed, every day should be counted.

MANNER AND CONDITIONS OF PAYMENT.—The seller has a right to demand payment twenty-four hours after delivery, and may refuse paper, if not previously arranged for.

TERMS OF DELIVERY.—Goods must be delivered fifteen days from purchase, and once commenced must be finished. When goods have been sold to be delivered on landing, or at a period more or less remote, they must, in the first case, be delivered as soon as possible, and in the second at the time fixed. The delivery of merchandise sold publicly must take place immediately after the sale and in their allotted order.

MANNER AND CONDITIONS OF DELIVERY.—Disposable merchandise is sold by approval or by sample. In the first case the buyer must accept it unconditionally; in the second, if there is a difference after delivery, an abatement in the purchase price must be made. The buyer is also obliged to take, with the abatement, the merchandise which are not damaged to a certain degree, and which the custom-house officers have not allowed to be publicly sold. After the goods have been taken away no claims can be made.

WEIGHING OF GOODS.—The scale must touch the ground twice. Goods from a warehouse must be weighed by the half-kilogramme, except those which are weighed by the kilogramme, which are the following: Asphalt; dye woods and cabinet work (except mahogany, which is weighed by kilogramme); hemp, chromate of iron, leathers, iron, horse fat; sperin, cocoa, and palm oil; cows' hoofs, raw petroleum (the refined is sold by kilogramme); macaw leaves, molasses, red lead, cod, mother of pearl, nitrate of soda, lamp black, ochre, hoofs, animals' bones, skins of horses, pumice stone, lead, potash, raisins in casks, American resin, leather cuttings, salts, sulphur, sugar in barrels and boxes (otherwise by kilog.); tallow in pipes, tobacco in hogsheads, sheet-iron, tripoli, zinc. Merchandise delivered on landing from a vessel are weighed conformably to the routine of the customs—that is, all attaining or exceeding 100 kilogrammes are weighed per kilog. For musk, tortoise shell, sulphate of quinine, the weight is conventional.

SALE AND PURCHASE COMMISSION.—The sale commission is 2 per cent., and the *ducroire* 1 per cent. On the purchase commission 2 per cent. is also sometimes paid, but generally it is only 1 per cent.

BROKERAGE.—The brokerage upon merchandise is ¼ per cent., ¼ from the buyer and ¼ from the seller. On public sales the brokerage is ¼ per cent., to come entirely from the seller, as well as all the expenses of the sale, the buyer having only to pay, above the price of adjudication, 1 per 1,000 for the benefit of the poor. The brokerage upon the negotiation and commercial effects is ¼ per cent. on the part of the seller, and ½ per cent. on the part of the buyer.

MEMORANDA CONCERNING GOVERNMENT BONDS.

BY FISK & HATCH.

ALTHOUGH the various issues of Government Bonds are quoted and dealt in at the Stock Exchange, the principal transactions take place in the offices of the large dealers, who make a specialty of dealing in them, and with whom parties desiring to buy or sell may transact the business direct, either in person or through a broker; the dealers being ordinarily prepared to buy and sell in large or small amounts at the current quotations, *NET*.

This mode of dealing greatly facilitates transactions in Government Bonds, and is an important element in their desirability and convenience as an investment, as it enables the investor to purchase the Bonds for immediate delivery, or to convert them into money at once, and also to ascertain before he buys or sells just what price he must pay or will receive, instead of taking the chances of an order to buy or sell at the market prices, or at a fixed limit, at the Stock Exchange.

The difference between the prices at which the dealer is prepared to buy or sell on a steady market and the more active Bonds, is usually one-eighth of one per cent., with occasionally wider variations, extending, in exceptional cases, to one-half of one per cent.

Of all the different issues of Government Bonds now outstanding, there are both COUPON and REGISTERED Bonds, except of the CURRENCY SIXES, issued in aid of the Pacific Railroad, which are all Registered Bonds, and the OREGON WAR LOAN, which are all Coupon Bonds.

Coupon Bonds may be converted into Registered Bonds of the same issue, at the Treasury Department in Washington, but there is no provision of law for converting Registered Bonds into Coupon Bonds.

COUPON BONDS.

Coupon Bonds, being payable to bearer, pass by delivery without assignment, and are therefore more convenient for sale and delivery than Registered Bonds. The interest Coupons being also payable to the bearer upon presentation at any Sub-Treasury of the United States, the holder of Coupon Bonds may collect his interest without the necessity of personal identification. The Coupons can also be sold to almost any bank, banker, or broker throughout the country at very nearly the market value of gold in New York at the time.

For these reasons the Coupon Bonds are preferred for temporary investment by parties who may wish to sell them within a short time, and also by those who desire to avoid the trouble attending the collection of the interest on Registered Bonds, and by those who have satisfactory facilities for the safe keeping of their Bonds.

As the courts have decided that a Coupon Bond, payable to bearer, is good in the hands of an innocent and *bona-fide* holder, who acquires it by honest purchase at a fair market price, without knowledge that it has been fraudulently obtained by any previous holder, even though the bond may have been lost or stolen from another party, the recovery of lost or stolen Coupon Bonds is, of course, attended with great difficulty, and can rarely be accomplished unless they are found in the hands of the thief or his accomplice, or of some person who has obtained possession of them by fraud, or under circumstances which will convict him of knowledge or suspicion of fraud on the part of those from whom he received them.

The fact that lost or stolen Coupon Bonds have been advertised by their numbers will not invalidate the title of an innocent holder, as it cannot be held that every purchaser of a bond is bound to have knowledge of all such notices or advertisements.

The Treasury Department does not now attempt to CAVEAT or stop payment of lost or stolen coupon bonds or coupons, or to assume any responsibility in deciding questions of disputed ownership, but recognizes only the BEARER as entitled to payment.

The difficulty of holding Coupon Bonds with safety by parties not provided with burglar-proof safes or vaults of their own has been, to a considerable extent, removed by the establishment of "Safe Deposit Companies," who undertake for a moderate compensation the custody of securities under the most favorable conditions for securing absolute safety.

As a general rule, the smaller denominations of Coupon Bonds (50's and 100's) cannot be bought or sold at as close quotations as the larger denominations (500's and 1000's). The smaller denominations usually sell lower than the larger, the variations at different periods and in the different issues being from one-quarter of one per cent. to one per cent. Occasionally, however, in some of the issues in which the amount of the smaller denominations in circulation is very limited—as in the Five-Twenties of 1868 and the Fives of 1881, for example—they cannot be had except at an advance over the quoted market price for the larger bonds. The difference between the buying and selling prices is also wider in the case of the smaller denominations.

Parties out of the city ordering small Bonds, or forwarding them for sale, should bear these facts in mind, and need not be surprised, therefore, if the returns show considerable variation from the market prices as quoted in the daily papers, which are usually confined to the larger denominations.

CONCERNING GOVERNMENT BONDS—Continued.

REGISTERED BONDS.

Registered Bonds are issued without interest coupons, and are filled up in the name of the owner and made payable to him or his assigns, and are registered on the books of the Treasury Department in the name of the party to whom they are filled up, and are not available to any other person until properly assigned or transferred by the registered owner.

If Registered Bonds are lost or stolen payment may be stopped by notifying the Treasury Department at Washington, when they will not be transferred or redeemed except on the order of the rightful owner. If DESTROYED by fire or otherwise, duplicates will be issued to the registered owner upon satisfactory proof of destruction being furnished to the Treasury Department, accompanied, when required, by a suitable bond of indemnity.

For the foregoing reasons, Registered Bonds afford greater security in case of loss, theft, or destruction than Coupon Bonds, and are therefore preferable for long or permanent investment, and for investors who have not the proper facilities for the safe keeping of Coupon Bonds.

They are transferable on the books of the Treasury Department at Washington when forwarded there with a proper assignment filled up and executed, in accordance with a form printed on the back of the bonds. When a transfer is made, the old bond is cancelled, and a new one issued in the name of the party to whom it has been transferred.

When Registered Bonds are sold, the assignment on the back should be executed by the party to whom the bond is issued, WITH HIS INITIALS AND THE SPELLING OF HIS NAME PRECISELY AS THEY ARE IN THE BODY OF THE BOND. The difference of a single letter in the spelling of the name will prevent the transfer of the bond at Washington, and often causes much trouble and expense in getting the necessary correction made.

The assignment must be acknowledged before an official of some one of the several classes named in a note which is printed on the back of each bond, and when the seal of the attesting official is required, as in case of a Notary Public or Consul, the seal must in all cases be DISTINCTLY EMBOSSED OR STAMPED IN THE paper of the bond. The omission of the seal, or the affixing of the seal, stamped on a separate piece of paper, with gum or wafers, or stamping the seal in ink on the surface of the paper, or stamping it with an imperfect and illegible impression, will cause the transfer of the bond to be rejected at the Treasury Department until the defect is remedied.

When about to assign a Registered Bond, the holder should read carefully the note printed on the back, and follow literally the directions there given.

In assigning Registered Bonds for sale in the market, the space for the assignee's name should be left blank, to be filled up by the purchaser or future owner of the bond, with the name of the person to whom it is to be transferred.

Registered Bonds, properly assigned in this form, with the assignment duly acknowledged, pass by delivery among dealers and brokers, and parties known to each other, but should not be received from strangers without proper identification and satisfactory evidence of the genuineness of the assignment and attestation, as both are sometimes forged.

Purchasers of Registered Bonds, assigned as above, may hold and re-sell them in that form, or forward them to the Treasury Department at Washington for transfer to their own name, as they may prefer. If it is intended to re-sell them prior to the closing of the transfer books for the next payment of interest, the trouble of forwarding them for transfer, and re-assigning them when sold, may be avoided by holding them in that form; but it should be borne in mind that the risk in case of loss, and the necessity for safe keeping, are nearly as great in case of a Registered Bond, assigned in blank, as in that of a Coupon Bond payable to bearer.

The risk may, in great part, be avoided by parties desiring to hold the bonds for resale without the trouble of forwarding them to Washington for transfer, by filling in their names as assignees in the assignment, instead of leaving it in blank, and the bonds can then be re-sold by writing out and executing in proper form a second assignment on the back of the same bond, in the blank space left for that purpose at one end.

Purchasers of Registered Bonds intending or expecting to hold them over the next semi-annual payment of interest, SHOULD IN ALL CASES FORWARD THEM TO WASHINGTON FOR TRANSFER TO THEIR OWN NAMES BEFORE THE CLOSING OF THE TRANSFER BOOKS PRIOR TO THE PAYMENT OF THE INTEREST. Otherwise the interest will be payable to the previous owner, in whose name the body of the bond is filled up, and can only be obtained by the present owner through him. The collection of the interest under these circumstances is often attended with much difficulty and embarrassment, and, sometimes, from inability to find the former owner, is impossible.

The transfer books close THIRTY DAYS prior to the date at which the interest becomes due, for all the Registered Bonds of the Government, except the Five Per Cent. Bonds of 1881, and the Four and a-Half Bonds of 1891. For these bonds the transfer books close on the 15TH DAY OF THE MONTH preceding that on the first day of which the interest becomes payable, as to all the bonds registered in the name of parties residing in the UNITED STATES, and on the

CONCERNING GOVERNMENT BONDS—Continued.

LAST DAY OF THE PRECEDING MONTH, as to all bonds registered in the names of parties RESIDING OUT OF THE UNITED STATES.

Registered Bonds for transfer should be forwarded in time to REACH THE TREASURY DEPARTMENT ON OR BEFORE the day on which the books close. To avoid the risk of detention from possible delay of the mails, it is better to allow ample time, and forward them several days beforehand, or at the time of purchase.

The dealers in Government Bonds will ordinarily forward the bonds for transfer for their customers at the time of purchase, when requested to do so, and deliver to the purchaser the new bonds in his own name in from two to four days thereafter.

When Registered Bonds are ordered by mail, with directions to the broker or dealer to whom the order is sent, to have them transferred, the names of the parties to whom they are to be transferred SHOULD BE CAREFULLY AND DISTINCTLY WRITTEN AND CORRECTLY SPOelled.

Registered Bonds may be assigned by a properly authorized attorney for the person in whose name they are filled up. In such cases the Power of Attorney executed by the payee named in the bonds, must be acknowledged and attested in the same manner and under the same rules prescribed for the acknowledgment of a direct assignment.

Bonds assigned by an attorney, when forwarded to the Treasury Department for transfer, must be accompanied by the Power of Attorney, unless the assignment has been acknowledged before an ASSISTANT TREASURER OF THE UNITED STATES, and the Power of Attorney forwarded to Washington by him, and when forwarded to a broker or dealer for sale, they must be accompanied by the Power of Attorney, or by a letter from the Treasury Department certifying that the necessary authority for the transfer is on file there.

Registered Bonds standing in the name of an Institution, Corporation, or Society, and assigned by an officer thereof, must be accompanied by a copy of a RESOLUTION OF THE BOARD OF DIRECTORS OR TRUSTEES authorizing such officer to sell, assign, and transfer the bonds, certified by the Clerk or Secretary of the Board, and with the CORPORATE SEAL OF THE INSTITUTION AFFIXED.

Registered Bonds standing in the name of a person who is deceased and assigned by Executors or Administrators, must be accompanied by the certificate of a SURROGATE OR PROBATE COURT, that the persons assigning the bond are the duly authorized Executors of the Will, or Administrators of the Estate, of the deceased.

Registered Bonds forwarded to the Treasury Department for transfer should be addressed to "The Register of the Treasury."

The interest on Registered Bonds is payable at the Treasury Department at Washington, or at any Sub-Treasury of the United States [WHICH MAY BE DESIGNATED AT THE TIME THE BONDS ARE TRANSFERRED, or at which the owner may, at any time, prior to the closing of the transfer books, request that it may be made payable], to the owner in person, or to his duly authorized Attorney, upon the signing of a receipt therefor; except in the case of the Registered Five Per Cent. Bonds of 1881, and the registered Four and a-Half Per Cent. Bonds, the interest on which is paid by checks drawn payable to the order of the person in whose name the bonds are registered, and forwarded to him from the Treasury Department, to any address which he may designate at the time the bonds are transferred to him, or subsequently.

Requests for a change in the place at which the interest is to be made payable, or in the address to which interest checks are to be sent, should be addressed to the "Register of the Treasury."

Holders of Registered Bonds who cannot conveniently apply in person at the Sub-Treasury, at which their interest has been made payable, may have their interest collected and remitted to them in gold, or its market value in currency, by forwarding a duly executed Power of Attorney for that purpose to a banker or broker at the place where it is payable.

Powers of Attorney for the collection of interest should be acknowledged in the same manner as those for the assignment and transfer of the bonds.

A "permanent Power of Attorney" is good until revoked, and will answer for successive collections of interest so long as the holder of the bonds may choose to leave it in force. A "special Power of Attorney" is good only for the collection of the particular instalment of interest for which it is given.

Proper forms for Powers of Attorney, printed under the direction of the Treasury Department, for the collection of interest and for the assignment of Registered Bonds, will be furnished upon application at the Treasury Department, or at any Sub-Treasury, or can ordinarily be obtained of any banker or broker.

CALLED BONDS.

"Called Bonds" are the Five-Twenties which have been called in by the Government for redemption, and upon which interest has ceased.

They have been called in at different periods, the separate calls being known and designated by numbers, and the bonds cease to bear interest ninety days after the date at which they are called in. There have been, up to this time

CONCERNING GOVERNMENT BONDS—Continued.

(March 1, 1877), forty separate calls, the last, known as the "FORTIETH call, having been dated February 28, 1877, and the bonds then called in will cease to draw interest May 28, 1877.

The Five-Twenty Bonds are called in for redemption ONLY IN THE ORDER IN WHICH THEY WERE ISSUED, and in consecutive numbers, beginning with the lowest numbers in each separate issue or series. Thus, the Five-Twenties of 1861 were first called in; then those of 1864; and the more recent calls have reached a portion of those of 1865 old (or May and November issue), which were next in the order of issue after the 1864's. The 1865's, New (or January and July issue), though dated four months earlier than the old 1865's, were not issued until after the latter, and will not, therefore, be called in until the whole of the May and November issue have been redeemed.

Bonds which have been called in are not thereafter embraced in the regular quotations of bonds of the same issue, but are treated in the market as a separate class, their market value depending on the price of gold at the time and the amount of accrued interest on the bonds.

The bonds called in up to this date embrace all the Five-Twenties of 1861 and 1864, and the following numbers of Five-Twenties of 1865 (old):

Nos. 1 to 718 inclusive, Coupon Bonds, of the denomination of		\$50
" 1 to 25,508	"	100
" 1 to 37,300	"	500
" 1 to 89,000	"	1,000
" 1 to 480	Registered Bonds,	50
" 1 to 6,350	"	100
" 1 to 3,950	"	500
" 1 to 14,800	"	1,000
" 1 to 5,831	"	5,000
" 1 to 10,068	"	10,000

The Called Bonds are redeemable at par in gold, with the accrued interest to the date of payment, or to the date at which the interest ceased if presented for payment after that date.

They are payable only at the Treasury Department, at Washington, except those embraced in the SIXTEENTH, TWENTY-FIFTH, and THIRTY-FIRST calls, known as calls for the Sinking Fund, which are payable at the Sub-Treasury, New York, as well as at the Treasury Department at Washington.

The Called Bonds, which are redeemable only in Washington, can ordinarily be sold in New York at the equivalent of par and accrued interest in gold, less about one-half of one per cent. discount to cover cost and risk of collection. Those redeemable at the Sub-Treasury in New York, may be collected or sold there without discount.

Called Bonds sent to the Treasury Department at Washington for redemption, should be addressed to the "Secretary of the Treasury, Washington, D. C." Those sent to the Sub-Treasury at New York should be addressed to the "Assistant Treasurer of the United States, New York City." Gold checks for the principal and interest will be returned in payment.

QUOTATIONS, DENOMINATIONS, ETC.

All Government Bonds are dealt in and quoted **FLAT**—that is to say, the quoted market price is for the bond as it stands at the time, including the accrued interest—except that after the closing of the transfer books the Registered Bonds are quoted **EX-INTEREST**, that is to say, the interest then coming due belongs to the holder of the bond at the time of the closing of the books and does not go with the bond to the purchaser.

In comparing the prices of the Coupon and Registered Bonds during the period in which the transfer books remain closed, it should be remembered that during that time the quoted price of the Coupon Bonds includes the accrued interest falling due on the first of the ensuing month, while that of the Registered Bonds does not. If the market value of the Registered and Coupon Bonds at the time is the same, the difference in the quoted prices of the two will be equal to the value in currency of the interest included in the one and not in the other. For example: If, during the month of June, the Coupon Five-Twenties of 1867, are quoted at 123, and gold is 112½, the equivalent for the Registered Bonds of the same issue would be 119½, the six months interest, or 3 per cent. in gold, being equal to 8½ per cent. in currency.

In comparing the quoted prices for Registered Bonds on the day of the closing of the transfer books, with those of the day before, and in comparing the prices of Coupon Bonds, on the day the interest becomes due, with those of the day before, the interest, which is included in one case and not in the other, should be taken into account in like manner; as in case there has been no change in the **REAL** market value of the bonds, the quotations will show an **APPARENT** decline equal to the value in currency of the interest.

In comparing the quotations for any different periods, it is necessary to take into account in like manner the amount of accrued interest which the bonds bear at the different periods between which the comparison is made, in order to determine accurately the **REAL** difference in the market value of the principal, as the accumulation of interest enters into and forms a part of the quoted price.

CONCERNING GOVERNMENT BONDS—Continued.

The interest on the different issues of Government Bonds now in active circulation is payable as follows—viz.:

Six Per Cent. Bonds of 1881, semi-annually.....	January 1, and July 1.
Oregon War Debt,*	January 1, and July 1.
Five-Twenties of 1865 (old) " "	May 1, and Novem. 1.
Five-Twenties of 1865 (new), " "	January 1, and July 1.
Five-Twenties of 1867, " "	January 1, and July 1.
Five-Twenties of 1868, " "	January 1, and July 1.
Currency Sixes, " "	January 1, and July 1.
Ten-Forties,† " "	March 1, and Sept'r 1.
Five Per Cent. Bonds of 1881, quarterly.....	Febr'y 1, and May 1.
Four and a Half Per Cent. Bonds of 1891, quar-terly.....	August 1, and Nov. 1.
	March 1, and June 1.
	Sept. 1, and Decem. 1.

The Coupon Bonds of the various issues are in denominations of \$50, \$100, \$500, and \$1,000, except in case of a portion of the Sixes of 1881, issued under the Act of February 8, 1861, of which there are no Coupon Bonds of a less denomination than \$1,000.

The Registered Bonds are in denominations of \$50, \$100, \$500, \$1,000, \$5,000, and \$10,000, except that of the Five-Twenties of 1868, there are no Registered Bonds of a less denomination than \$500, and of the Currency Sixes there are none of a less denomination than \$1,000.

Of the Five Per Cent. Bonds of 1881, and the Four and a Half Per Cent. Bonds of 1891, there are, in addition to the above, Registered Bonds of the denominations of \$20,000 and \$50,000.

AMOUNTS OUTSTANDING, WHEN PAYABLE, ETC.

The amounts of the various issues of United States Bonds outstanding, March 1, 1877 (EXCLUSIVE OF THOSE PAST DUE AND CALLED IN), the dates of the several Acts of Congress, under which they are issued, and the time when they are payable, are as follows, viz.:

Various Issues.	AMOUNT OUTSTANDING.	
	Registered.	Coupon.
Six Per Cent. Bonds of 1881; Act of February 8, 1861. Payable December 31, 1880.....	\$13,797,000	\$4,618,000
Six Per Cent. Bonds of 1881; Acts July 17 and August 5, 1861. Redeemable at the option of the Government after June 30, 1881.....	126,140,550	63,180,800
Six Per Cent. Bonds of 1881; Act March 3, 1863. Redeemable at the option of the Government after June 30, 1881.....	53,735,300	21,264,700
Oregon War Debt; Act March 2, 1861. Payable July 1, 1881.....	.....	945,000
Five-Twenties of 1865 (old); Act of March 3, 1865. Redeemable at the option of the Government after November 1, 1870. Payable November 1, 1885.....	6,656,250	53,902,400
Five-Twenties of 1865 (new); Act of March 3, 1865. Redeemable at the option of the Government after November July 1, 1870. Payable July 1, 1885.....	62,576,650	140,086,450
Five-Twenties of 1867; Act of March 3, 1865. Redeemable at the option of the Government after July 1, 1872. Payable July 1, 1887.....	94,907,350	215,715,400
Five-Twenties of 1868; Act of March 3, 1865. Redeemable at the option of the Government after July 1, 1873. Payable July 1, 1888.....	15,945,500	22,128,900
Currency Sixes; Acts of July 1, 1862, and July 2, 1864. Payable 30 years after date, maturing at different dates from 1895 to 1899.....	64,623,512	.....
Ten-Forties; Act of March 3, 1864. Redeemable at the option of the Government after March 1, 1874. Payable March 1, 1904.....	141,976,100	52,590,200
Five Per Cent. Bonds of 1881; Acts of July 14, 1870, and January 20, 1871. Redeemable at the option of the Government after May 1, 1881.....	222,669,250	294,824,900
Four and a Half Per Cent. Bonds of 1891; Acts of July 14, 1870, and January 20, 1871. Redeemable at the option of the Government after September 1, 1891..	25,981,450	7,618,550

* Except the Coupon Bonds of the denomination of \$50 and \$100, on which the interest is payable annually, July 1.

† Except the Coupon Bonds of the denomination of \$50 and \$100, on which the interest is payable annually, March 1.

CONCERNING GOVERNMENT BONDS—Continued.

The Acts of July 14, 1870, and January 20, 1871, under which the Five Per Cent. Bonds of 1881 are issued, known as the "Funding Acts," also authorize the issue of \$300,000,000 in 4½ per cent. bonds, redeemable at the option of the Government after fifteen years from their date, or May 1, 1891, and \$700,000,000 in 4 per cent. bonds, redeemable after thirty years. These bonds can only be issued for the purpose of funding the outstanding Five-Twenty Bonds. The Acts declare that no increase in the total of the public debt is authorized thereby, and prohibit the sale of the bonds at a less price than par in gold, but authorize the appropriation of an amount not exceeding one-half of one per cent. of the par value of the bonds for expenses of printing, commissions, &c.

The negotiation of the Four and a Half Per Cent. Bonds was commenced in September, 1876, by the sale to a Syndicate of American and foreign bankers of \$40,000,000, with an option to take any portion of the remainder of the issue upon the same terms, at any time prior to March 1, 1877. The whole amount subscribed by the Syndicate to the present time is \$90,000,000, including the \$40,000,000 originally subscribed, of which the amount actually taken up by them to January 1, 1877, as shown by the Official Statement of the Public Debt issued by the Treasury Department at that date, was \$33,600,000.

In answer to the almost universal inquiry of investors as to the probable time for which the different issues of Government Bonds may be expected to run, we submit, as the suggestions of our best judgment at the present time the following

PROBABILITIES:

The negotiation of the \$500,000,000 of Five Per Cent. Bonds of 1881, which was considered a successful negotiation throughout, and to have proceeded with as much rapidity as could reasonably be expected, occupied about five years.

It is probable that the negotiation of the remaining \$210,000,000 of the Four and a Half Per Cent. Bonds, and the calling in and redemption of a like amount of Five-Twenties, supposing the negotiation to be fairly successful, may be accomplished in from two to three years.

Meanwhile, a revival in the general business and industries of the country, increased activity in the money market, and the consequent reduction in the amount of idle capital now seeking investment at a low rate of interest, financial or political disturbances in Europe, or other causes, may operate at different times during the progress of the negotiation to check or prolong it, and to postpone the results for longer periods than we have here assumed.

It may, therefore, be assumed as probable, that the Old Sixty-Fives will draw interest for from three months (the time for which those recently called in must be allowed to run) to eighteen months.

That the New Sixty-Fives will run for, from one and-a-half to three years, and the last \$50,000,000 considerably longer.

That the Sixty-Sevens and Sixty-Eights, which cannot be called in until a negotiation of Bonds bearing four per cent. interest can be made, will run for from five to seven years.

That the Sixes of 1881 will run for a like period.

That the Fives of 1881 will run for, from fifteen to twenty years.

That the Ten-Forties will run for, from twenty to twenty-eight years.

The Currency Sixes cannot be called in until maturity, as they are payable at fixed periods from 1895 to 1899.

It is not probable that, with the constant improvement in the national credit, there will be any future legislation authorizing the issue of Bonds bearing a higher rate of interest than four per cent., or that there will therefore be any further funding or calling in of Bonds, beyond the \$300,000,000 already authorized at four and-a-half per cent., until Four Per Cent. Bonds can be sold.

When the whole amount of Four and-a-Half Per Cent. Bonds authorized have been sold, and a corresponding amount of Five-Twenties called in, \$50,000,000 of the New Sixty-Fives, AND ALL OF THE FIVE-TWENTIES OF 1867 AND 1868, will still remain outstanding.

Coupon Bonds, at times, sell considerably higher than Registered Bonds of the same issue, the difference in some instances having been as high as two per cent.

The difference in price in favor of Coupon Bonds occurs, for the most part, when United States Bonds are in demand for European markets, and for the reason that Registered Bonds are not taken for the English and German markets, except to a very limited extent, and the demand for export is confined almost entirely to Coupon Bonds.

When bonds are not being sent abroad, and the demand is for home investment exclusively, the price of the Registered Bonds approximates more nearly or becomes equal to that of the Coupon Bonds.

For this reason holders of Government bonds can, at times, materially increase their income from the investment by taking Coupon Bonds when the

CONCERNING GOVERNMENT BONDS—Continued.

market price is the same, or nearly so, and exchanging them for Registered Bonds when a difference can be realized, and re-exchanging again when the price again becomes equalized.

Registered Bonds rarely sell more than one-eighth of one per cent. higher than Coupon Bonds, for the reason that the latter can always be converted into the former at the bare cost of forwarding them to the Treasury Department for that purpose.

Coupon Bonds forwarded to the Treasury Department for conversion into Registered Bonds, should be addressed to "The Secretary of the Treasury, Washington, D. C."

All the issues of United States Bonds now outstanding, except the Currency Notes, ARE PAYABLE IN COIN, either by the express terms of the Acts under which they are issued, or by the pledge of the faith of the United States in the "Public Credit Act" of March 18, 1869.

There can be no doubt that in the various Loan Acts in which the word "Coin" is used, as well as in the "Public Credit Act," it was the intention of Congress to pledge the payment of the Bonds in the recognized money standard of the world, viz.: GOLD, or its equivalent.

For absolute safety, ready convertibility, regularity and certainty of income, exemption from taxation, convenience, and freedom from anxiety, the Bonds of the United States Government afford the best and most satisfactory form of investment for the savings of the people and for the accumulations of States and institutions.

The net debt of New York City, February 24, 1877, was \$121,580,855; Sinking Fund, \$28,009,518.41; Funded Debt, \$119,499,219.28, at 5% and 6%; and Temporary Debt, \$22,871,400, paying 5, 6, and 7%.

The foreign trade of France in 1876 was 3,950,174,000*fr.*, against 3,536,654,000*fr.* in 1875, or \$790,084,800 in 1876, against \$707,880,800 in 1875. The exports in 1876 were \$69,891,000*fr.*, or \$713,978,200, against 3,872,632,000*fr.*, or \$774,326,400, in 1875.

MARINE INSURANCE COMPANIES IN NEW YORK CITY.

Year.	Name.	Location.	Scrip.	Remarks.
1842.	Atlantic.....	51 Wall St....	\$8,177,000	Scrip dates from 1874 to 1877.
1842.	Commercial.....	57 & 59 Will'm	607,790	" " " 1871 to 1877.
1855.	Great Western....	50 Wall St....	662,080	Capital Stock paid.
1842.	Mercantile.....	85 Wall St....	500,000	" " " "
1842.	New York.....	63 William St.	604,420	Scrip dates from 1864 to '76-7
1854.	Orient.....	43 Wall St....	1,081,800	" " " 1861 to 1876.
1855.	Pacific.....	119 Broadway	584,923	" " " 1868 to 1876.
1841.	Sun.....	37 Wall St....	† 107,550	" " " 1869 to 1870.
1845.	Union.....	63 William St.	805,620	" " " 1864 to 1876.
	United States Lloyds	50 Wall St....	.....	Individual Subscribers.
1873.	Boston Marine....	.....	800,000	Capital Stock paid.
1861.	Ins. Co. of Dresden	60 Wall St....	100,000	Capital Stock (Thalers.)
	Rhenish Lloyds....	.....	129,040	" " " "
1863.	Swiss Lloyds.....	63 William St.	200,000	" " " "
1869.	Switzerland Marine	60 Wall St....	† 182,800	" " (Gold.)

Commenced business in 1851. † Also, \$500,000 capital stock. ‡ 914,000 Francs

THE PRODUCTION OF ANTHRACITE COAL IN THE U. S. AND GREAT BRITAIN, INCLUDING THE CHRONOLOGY OF SAME, 1768-1877.

Year.	No. of Tons Produced in the U. S.	No. of Tons Produced in G. Britain.	U. S. Chronology.—1768 to 1820.
1760.....	865	.....	Anthracite coal disco'd, Wyoming Valley, 1768.
1760-1890	583,194	.....	Coal first used to m'r arms, Carlisle, Pa., 1775-6.
1800-1840	5,940,370	.....	Coal first disco've'd in Schuylkill Co., Pa., 1790.
1840-1850	21,898,160	.....	Coal first used in Schuylkill Co., Pa., 1794.
1850-1860	63,961,807	.....	Coal first used in grates Wilkesbarre, Pa., 1808.
1860-1870	114,319,161	110,481,192*	Coal first hauled to Phil'a from Pottsville, 1812.
1870-1876	206,668,325	183,306,185†	Coal first carried to Phil'a from M'ch Ch'k, 1814.
			Coal first carried from Schuylkill Co., Pa., 1815.
			Coal first shipped by Lehigh Coal & N. Co., 1820.

* In 1870. † 1875.

The quantity sent from all the Pennsylvania coal regions for the year 1876 was: Anthracite, 19,018,687 tons, Bituminous, 3,650,163 tons—total 22,668,850 tons; against 20,586,651 tons Anthracite and 3,894,694 tons Bituminous—total 24,481,345 tons. Decrease of Anthracite 1,518,014 tons; decrease of Bituminous 244,531 tons—total decrease, 1,762,545 tons.

PETROLEUM.

Giving the U. S. Production, Average Prices 1876, Exports to Foreign Countries from New York, Philadelphia, Boston, Baltimore and Richmond, of Crude, Refined, and Naphtha, also, the number of Gallons sent to the various Foreign Countries from New York and Philadelphia, including valuable Re-capitulations, Number of Gallons in Barrels, Cases; Stocks in Foreign Ports, &c. *

U.S. Oil Region, Daily Production 1876 in bbls.		Price per bbl. Crude, at Pa. Oil Regions.		U.S. Production in bbls. of 42 gals. each 1876.	U.S. Production in bbls. of 42 gals. each 1875.	Total Consumption in barrels. 1876.	Average Price for bulk Crude. 1876.	Average price refined white in bbls. 1876.	Average price Naphtha in bbls. 1876.
H.	L.	H.	L.						
28,000	23,000	\$4.22½	\$3.65	9,108,697	8,779,640	10,277,754	\$10.50 \$6.59	\$19.12 \$12.99	\$11.04 \$9.67

* The number of gallons of Petroleum in barrels range from 48 to 49 gallons and in cases 10 gallons per case, in New York, Philadelphia, Baltimore, Boston and Richmond. † Average barrels 25,000. § In 1875.

Exports from	1876.	1875.	1874.	Crude.	Refined.	Naphtha.
New York.....galls.	139,524,348	147,290,537	150,395,390	15,967,289	*114,108,583	9,443,47
Boston.....	3,226,122	2,541,297	3,455,946		3,226,122	243,90
Philadelphia.....	66,202,830	64,311,208	73,009,112	18,264,870	54,757,313	3,180,64
Baltimore.....	41,751,260	25,537,331	8,252,703	\$1,456,176	39,885,139	409,94
Richmond.....	4,667,866				4,667,866	
Total.....galls.	255,372,426	239,680,368	235,143,151	25,688,335	216,645,023	13,089,06
Equal bbls of 40"	6,384,310	5,992,009	5,878,578	642,208	5,416,125	325,97

* Including 563,834 gallons Lubricating, and 1,845,784 do. Residuum.

† Including 248,027 gallons Residuum.

§ Including 173,996 gallons Residuum, &c.

From New York to	1876.	1875.	From New York to	1876.	1875.
Liverpool.....galls.	3,836,979	7,699,850	Forward.....	113,627,936	121,300,189
London.....	7,223,743	8,973,389	Borga, Finland...	87,820	
Bristol.....	1,701,975	9,053,177	Sweden.....	1,874,691	2,447,00
Hull.....	799,638	1,059,271	Lisbon.....	303,040	243,90
Falmouth, E., &c..	3,620,331	3,369,239	Canary Islands....	79,860	49,20
Cork, &c.....	8,257,609	3,662,328	Constantinople....	647,000	762,07
Hayre, &c.....	8,434,624	5,464,869	Alexandria, Egypt	1,128,786	864,15
Marseilles.....	2,876,407	2,251,582	Palma, Spain, &c.	2,526,155	2,869,40
Greece.....	969,432		China & E. Indies.	2,736,094	6,471,45
Dunkirk.....	2,531,721	1,232,256	Africa.....	523,813	692,76
Bordeaux.....	2,261,112	1,603,172	Australia.....	1,514,938	1,044,32
Nantes.....		115,219	Sidney, N. S. W....	344,018	284,98
Antwerp.....	6,940,722	8,831,396	Otago, N. Z.....	502,313	316,50
Bremen.....	23,146,438	26,451,308	Brazil.....	2,973,495	2,369,98
Hamburg.....	3,371,794	4,249,541	Mexico.....	450,005	471,21
Rotterdam, &c....	3,460,371	4,092,419	Cuba.....	2,179,548	1,245,73
Cronstadt, &c....	5,231,863	4,972,852	Argentine Repub.	767,900	539,11
Koningsberg, &c..	3,851,128	7,515,291	Cisplatine Repub.	243,620	470,72
Danzig.....	1,458,681	1,400,587	Chile.....	96,563	187,18
Copenhagen, &c..	4,940,459	2,380,199	Peru.....	176,485	229,78
Lubec, &c.....	267,142	438,193	British Honduras.	23,894	30,71
Venice.....	113,736	165,872	British Guiana...	70,300	59,30
Ancona.....	287,744	253,811	British W't Indies	774,217	528,32
Bilboa, Seville, &c.	1,632,073	547,170	Br. N. A. Colonies	166,330	113,40
Cadiz and Malaga..	1,274,089	1,223,949	Danish W't Indies	50,057	36,43
Tarragona, &c....	886,257	977,315	Dutch East Indies	4,958,066	2,660,06
Barcelona.....	355,941	847,794	Dutch W't Indies	46,857	52,62
Cette.....	451,987	504,458	French W't Indies	115,496	125,97
Gibraltar and Malta	3,769,998	2,588,669	Hayti.....	119,110	168,73
Oporto.....	240,706	220,821	Central America..	17,724	32,65
Naples & Palermo.	1,230,238	1,905,740	Venezuela.....	249,327	246,90
Genoa & Leghorn..	2,400,825	2,449,933	New Grenada.....	126,143	150,90
Trieste.....	4,679,855	2,832,112	Porto Rico.....	122,747	138,71
Smyna, &c.....	861,200	1,109,730			
Syria, &c.....	261,403	806,657			
Forward.....	113,627,936	121,300,189	Total.....galls.	139,524,348	147,290,537
			" 1874 "	150,395,390	
			" 1875 "		145,691,390

PETROLEUM, &c.—Continued.

From Philadelphia to	Crude. 1876.		Refined. 1876.		Naphth. Benzine	
	Gallons.	Doll.	Gallons.	Doll.	Gallons.	Doll.
Austria.....		\$.....	1,127,760	\$218,699		\$.....
Belgium.....	634,070	74,080	15,821,079	3,142,805		
Denmark.....			1,520,047	283,078		
France.....	8,301,472	878,502	28,250	7,415	701,461	77,415
French West Indies.....			205	85		
Germany.....	8,577,098	439,249	20,788,178	3,812,731	898,686	37,420
England.....			2,887,587	554,999	1,393,011	138,212
Ireland.....			1,638,708	293,812	717,481	80,312
Gibraltar.....			1,865,420	406,705		
Nova Scotia.....			92	20		
British West Indies.....			56,059	13,585		
British Guiana.....			3,000	600		
Italy.....			3,984,292	862,748		
Netherlands.....			3,575,982	690,174		
Dutch West Indies.....			5,186	1,089		
Portugal.....			469,556	106,858	500	71
Russia.....			409,213	71,241		
Spain.....			440,858	80,767		
Cuba.....			30,406	4,291		
Porto Rico.....			2,500	670		
Sweden.....			189,849	28,000		
Turkey.....			280,637	58,600		
Venezuela.....			22	5		
Total Exported from Philadelphia in 1876.....	7,512,635	\$891,831	55,107,836	10,583,115	3,211,139	\$333,430

Total Exports in Barrels and Cases, in 1876, from	Barrels.	Cases.
New York.....	2,231,849	2,254,642
Philadelphia.....	1,294,594	476,150
Baltimore.....	844,120	5,000
Richmond.....	99,838	

New York Custom-House Account.	Gallons.	Value.
Petroleum, Crude.....	15,967,239	\$1,191,689
Naphtha.....	9,448,476	1,086,718
Petroleum, Refined, Illuminating.....	118,226,935	24,172,936
Heavy Lubricating.....	563,834	185,617
Residuum (Coal Tar, Pitch, &c.)..... barrels.	60,540	208,647
Total all kinds, 1876.....	144,267,074	\$26,845,557 c'y

Place.	Stock at Stettin, Hamb., Brem. & Antw., Jan. 1, '77.	No. of Bbls.
Stettin.....	Stock January 1, 1876.....	31,835
	Imported during 1876.....	211,375
	Total.....	243,210
	Delivered during 1876.....	219,630
	Stock on hand Jan. 1, 1877.....	24,180
Hamburg.....	Stock December 29, 1876.....	9,825
	Afloat.....	36,377
	Loading.....	2,500
Antwerp.....	Stock December 29, 1876.....	34,160
	Afloat.....	67,696
	Loading.....	45,000
Bremen.....	Stock December 30, 1876.....	42,281
	Afloat.....	127,842
	Loading.....	112,500

TO CALCULATE THE ENGLISH MARKET QUOTATIONS FOR LINSEED AND LINSEED OIL.

The English quotations for Calcutta Linseed are for a quarter of 410 lbs. equal to about $7\frac{1}{2}$ bushels; the price, 51s., is equal to \$12.44, gold, or within a fraction of \$1.70, gold, per bushel of 56 lbs.

The quotations for linseed oil are for a ton of 2,240 lbs., equal to 298 $\frac{1}{2}$ gallons; 25 10s. are equal to \$124.44 gold, or about 41 $\frac{1}{2}$ c. gold, per gallon; the value of the pound sterling in above calculation is \$4.88 American gold.

THE COFFEE-TRADE OF THE UNITED STATES & EUROPE

The coffee tree blossoms several times during the year; in Brazil, usually in September, November, and January; but the crop is generally considered made by the first two blossoms. There are at the same time, and on the same tree berries in all stages of maturity, from the blossom to the full ripe fruit, and it is very difficult to gather those that are uniformly ripe. The light-colored berries are less ripe than the dark, and injure the quality of the whole. In buying coffee select that which is uniform in color as near as possible. Coffee should be roasted until it is of a reddish brown. It then loses 15 per cent. in weight, and gains 30 per cent. in bulk. If roasted to a dark brown, it loses 25 per cent. in weight, and gains 40 per cent. in bulk.

PRICES 1870 TO 1876, WITH AND WITHOUT DUTY.

Description.	1870 duty 5c.	1871 duty 3c.	1872 to 30 June d y 3c	1872 J'y 1, duty free.	1873 duty free.	1874 duty free.	1875 duty free.	1876 duty free.
Average price Brazil, fair to prime cargoes, gold, in bond and free.....	11.33	12.91	16.48	17.27	19.99	21.08	18.87	19.60
Av'ge price Java bags & mats,	16.19	18.29	19.65	19.65	23.63	26.68	26.64	21.50

United States consumption of importations from Brazil, Maracaibo, Laguayra and Porto Cabello, New Grenada, and Costa Rica, St. Domingo, Cuba, Jamaica, etc., Ceylon and Manila, Java, Singapore, and Java from Holland, was, in 1876, on an estimate of 43 millions of inhabitants, 134,109 tons, or an average per head of 6.99 lbs. per head of population; and the average consumption for five years—1871, 1872, 1873, 1874, and 1875—was, for 41 millions of inhabitants 128,195 tons, or 7.01 lbs. per head. ATLANTIC COAST IMPORTS INTO THE U. S.:

Name of Country from which Importations are made.	1876.		1875.		1874.	
	Tons.	P.C.	Tons.	P.C.	Tons.	P.C.
Brazil.....	87,842	73.64	126,075	79.10	88,872	72.74
Maracaibo, Laguayra, and Porto Cabello..	10,259	8.60	11,026	6.92	10,732	8.78
New Grenada and Costa Rica.....	1,563	1.31	2,058	1.29	2,131	1.74
St. Domingo, Cuba, Jamaica, and Sundries,	10,157	8.51	8,435	5.29	11,072	9.06
Ceylon and Manila.....	962	.81	904	.57	847	.71
Java, Singapore, and Java from Holland..	8,502	7.13	10,595	6.53	8,520	6.98
Total.....	119,285	100%	159,393	100%	122,174	100%
Assuming population at.....	43 Millions.		43 Millions.		42 Millions.	
Consumption.....	134,109 Tons		134,114 Tons		123,913 Tons	
Equal to.....	6.99 lb a head		6.98 lb a head		6.61 lb a head	

Kinds of Coffee by Countries. §	1876.		1875.	
	Bags.	Tons.	Bags.	Tons.
Brazil.....	1,409,593	87,842	1,988,823	126,075
St. Domingo.....	112,165	6,509	19,853	3,466
Cuba and Porto Rico.....	1,154	72	4,781	312
Jamaica.....	3,972	355	* 8,025	634
Maracaibo.....	153,451	8,221	88,010	5,868
Laguayra and Porto Cabello.....	41,500	2,038	83,807	5,158
New Grenada and Costa Rica.....	31,529	1,563	22,871	2,162
Ceylon.....	* 14,359	962	* 17,952	2,158
Manila.....	.....	.....	* 2,319	102
Java and Singapore.....	289,103	8,502	‡ 265,019	10,305
Java from Holland.....	.....	.....	8,106	680
Other kinds.....	47,707	3,221	33,551	2,573
Total Bags and Tons, all kinds.	2,104,533	119,285	2,543,117	159,393

*Pack's. †Pockets. §The weight of Bags are usually 131½ lbs. or 17 bags to a ton.

Ports.	1876. imports Tons.	1876. Expo'ts Tons.	1876. Cons'on Tons.	Stock D. 31, '76 Tons.	1875. imports Tons.	1875. Expo'ts Tons.	1875. Cons'on Tons.	Stock D. 31, '75 Tons.
New York....	72,834	3,670	88,151	810	94,874	3,380	77,098	14,797
Boston.....	255	20	227	8	1,143	60	1,126	.....
Philadelphia....	729	.....	795	.....	1,423	.....	1,357	66
Baltimore.....	28,247	140	31,107	422	40,171	.....	37,655	3,422
New Orleans...	9,923	.....	10,689	22	12,508	.....	11,994	788
San Francisco...	.....	.....	4,800	.....	.....	.....	4,500	.....
Other Ports...	7,297	25	8,140	588	9,279	56	8,419	1,456
Total.....	119,285	3,855	138,909	1,850	159,393	3,496	142,149	20,529

THE COFFEE-TRADE OF THE U. S. & EUROPE—Continued.

Import Years and Ports (U. S.)	Imports Total Tons.	Exports Total Tons.	Consumption Total Tons.	Stocks Dec. 31, tons
Total 1876.....	119,285	8,855	134,109	1,870
" 1875.....	159,398	8,496	137,649	20,529
" 1874.....	122,174	1,931	123,913	2,281
" 1873.....	120,831	3,066	120,308	5,951
" 1872.....	124,106	2,588	121,308	9,169
" 1871.....	144,065	2,575	141,344	8,954
" 1870.....	126,183	2,542	125,407	8,811
Average 10 years.....	123,126	8,511	120,296	10,284

(PORTS) IMPORTS OF BRAZIL COFFEE INTO THE U. S., 1875 & 1876.

Name of Port.	Bags Imported. 1875.	Bags Imported. 1876.	Sales in 1876.	Total U. S. Imports of Brazil Coffee, 1867 to 1876 inclusive.
Baltimore.....	670,202	475,690	580,437	1867..... 1,204,870 Bags.
New York.....	1,084,386	738,381	891,900	1868..... 1,173,484 "
New Orleans.....	198,213	158,888	169,570	1869..... 1,256,919 "
Mobile.....	56,200	87,700	42,600	1870..... 1,386,894 "
Savannah.....	17,293	19,161	22,161	1871..... 1,594,739 "
Charleston.....	6,748	.....	8,500	1872..... 1,184,467 "
Galveston.....	42,424	47,900	51,900	1873..... 1,316,992 "
Philadelphia.....	.....	2,300	2,300	1874..... 1,463,576 "
Richmond.....	24,398	10,600	10,600	1875..... 1,968,823 "
Boston.....	5,000	.....	.....	1876..... 1,409,593 "
Total Bags.....	2,104,859	1,490,605**	1,724,968	Average 1,398,080 Bags.

NOTE.—Total clearances from Rio de Janeiro during crop-years, 1875-76, 1,823,120 bags of 60 kilos., or 166,884 tons; 1874-75, 3,132,857 bags of 60 kilos., or 285,193 tons; 1873-74, 1,687,984 bags of 5 arrobas (equal to 2,039,647 bags of 60 kilos., or 120,570 tons).

IMPORTS, EXPORTS, STOCKS, &c., AT PRINCIPAL U. S. PORTS, 1875 TO 1877.

Coffee Received from Foreign Ports. From Jan. 1, to Dec. 31.	Imports Total Packages.		Stock, Jan. 1.			Exported.	
	1876.	1875.	1877.	1876.	1875.	1876.	1875.
At New York	1,402,584	1,777,008	27,089	308,061	7,992	66,866	35,672
At { Singapore.... 1,175	4,965	29,365	142	20	495	230	536
Boston, { Hayti..... 1,288							
from { P'to Rico, &c., 2,502							
At { Brazil..... 2,900	14,244	28,972	.....	1,345	.....	.....	.....
Phila's { Laguayra and							
from { P'to Cabello, 11,914							
At { Brazil..... 475,787	479,380	670,690	7,169	58,079	18,339	2,546	.....
Balti- { P'to Rico, &							
more, { other F'n P'ts, 3,648							
At { Brazil..... 158,883	168,543	209,555	858	12,045	4,738	.....	.....
New { Mexico, Cuba,							
Orleans { Laguayra, &c. 9,660							
At Other Ports, Brazil, &c.	123,987	157,457	9,050	25,400	15,100	413	610
Total	2,198,708	2,873,047	48,808	404,950	46,659	70,105	36,818

IMPORTS, CONSUMPTION, &c., OF COFFEE IN EUROPE.

Year	Tons Im- por'd into Europe.	Consump- tion in Europe Tons.	Europe. Dec. 31. stock tons	Ship'd fr'm Brazil to U. S. Bags	Ship'd fr'm Brazil to Europe. B.	Total Brazil Bags.	Estimated Brazil crop 1876-7. B'gs
1876	318,681	295,111	54,250	1,409,598	1,219,471	1,261,134	L. 1,800,000
1875	369,455	269,492	96,369	1,988,823	1,055,320	1,044,143	H. 2,400,000

1876, Decrease in Stock 43.69%, or 42,117 tons, or 413,009 bags.

1876, Decrease in Europe and the U. S. 52.80%, or 61,473 tons.

Estimates	Pedang, 120,000 Piculs, equal to 7,985 tons, or 135,545 bags.
Other Crops, 1876.	Java, 1,100,000 " " 73,050 " " 1,240,850 "
" 1877.	Ceylon, 1,000,000 cwts. " " 50,000 " " 830,000 "
" 1877	St. Domingo, 50,000,000 lbs., " 25,000 " " 425,000 "

* Including receipts at St. Louis, &c., overland from San Francisco.

† Rates of Fare in the U. S. on Rio and Java Coffees, in single bags, 1%.

‡ Bags of 60 kilos. ** U. S. Tons.

Giving the Imports, Receipts, and Stocks at New York and San Francisco, the Consumption of the Various Kinds of Tea in the U. S. and Europe, the China and Japan Shipments, Prices, etc., and How to Tell the Various Grades.

Sourchones are the strongest black teas. The leaves are large, thin, and often broken. The infusion is clear and aromatic.

GUNPOWDER is a heavy tea, of a dark green hue, with the leaves rolled in hard balls.

TWANKAYS are known by the large, yellowish, badly rolled leaves and strong odor. The infusion is a deep yellow, and of clear, sharp taste.

JAPANESE are generally determined by the beauty of the leaf, the quality of the firing, the strength and flavor of the tea after steeping, and are usually graded in the United States in numbers. The finest grades of this tea are generally imported into the United States via San Francisco. The grades used in Japan by common consent run thus: Common, Good Common, Medium, Good Medium, Fully Good Medium, Fine, Finest, Choice and Choicest.

The total apparent United States consumption of teas of all kinds in 1876 was 54,424,171 pounds, valued at \$19,159,897, of which Japan constituted 19,508,425 pounds; Blacks, 17,892,620 pounds; Greens, 17,028,126 pounds; or, allowing an estimated population of 44 millions, 1 5-16 pounds per head, or nearly one-half pound (21-48) per head of each kind of tea imported.

<i>Kinds.</i>	<i>No. lbs. of oolong.</i>	<i>Congou & Sou- ch'g lbs.</i>	<i>No. of lbs. of Sorts.</i>	<i>Total lbs.</i>	<i>C's'mp- tion at N. Y. '76.</i>	<i>N. Y. Stock, lbs., January 1, 1877.</i>
Blacks.....	12,483,776	3,094,330	345,957	15,924,063	17,027,419	5,541,457
Greens.....				17,993,583	16,162,925	5,619,878
Japans.....				19,017,422	16,042,599	5,080,761
Total Tea received at New York in 1876....				52,935,068	49,232,949	16,392,096
" 1875....				46,169,652	45,227,062	12,730,001 in 1875.
Excess, 1876.....				6,765,416	4,005,881	3,662,095

<i>Kinds of Tea.</i>	<i>lbs. in Chests.</i>	<i>lbs. in ½ Chest.</i>	<i>lbs. in Boxes.</i>
Greens.....	80	55	25
Japans.....			49
Congou and Souchongs.....	80	45	20
Oolongs.....	80	42	15
Sorts.....	80	85	20

THE TEA TRADE OF THE U. S. AND EUROPE—Continued.

RECEIPTS OF TEA FROM CHINA AND JAPAN AT ALL U. S. PORTS.

<i>Kinds, Black Tea.</i>	<i>lbs. Rec.</i> 1876.	<i>lbs. Rec.</i> 1875.	<i>Kinds, Green Tea.</i>	<i>lbs. Rec.</i> 1876.	<i>lbs. Rec.</i> 1875.
Congou and Souchong..	3,440,822	3,204,799	Twankay	252,151	314,829
Pouchong.....	246,400	170,415	Hyson Skin		
Formosa Oolong.....	8,760,881	7,723,580	Hyson	814,877	1,072,556
Amoy Oolong.....	8,031,642	669,399	Young Hyson....	6,694,780	7,050,698
Foochow Oolong.....	435,082	889,656	Imperial.....	1,626,973	1,674,969
Sorts.....	1,480	4,802	Gunpowder.....	4,235,629	3,188,950
Total Black.....	10,916,257	12,662,651	Total Green..	13,618,410	13,297,022
Japan Tea.....				19,173,466	22,687,754

Total Export to the United States 43,708,133 48,597,427

Received from China at San Francisco in 1876, 1,092,802 lbs. Received from Japan at San Francisco in 1876, 3,798,059 lbs. Total, 4,890,861 lbs. Stock, January 1, 1877, 1,000,000 lbs. Consumption (apparent at San Francisco), 5,191,240 lbs.

CHINA AND JAPAN TEAS RECEIVED VIA. SAN FRANCISCO IN PACKAGES.

<i>For</i>	<i>From</i> <i>China,</i> <i>pkg.'76.</i>	<i>From</i> <i>Japan,</i> <i>pkg.'76.</i>	<i>For</i>	<i>From</i> <i>China,</i> <i>pkg.'76.</i>	<i>From</i> <i>Japan,</i> <i>pkg.'76.</i>
San Francisco.....	16,183	95,099	Milwaukie.....	6	977
New York.....	75,991	108,901	St. Louis.....		100
Chicago.....	20,810	40,057	Cincinnati.....	39	
Boston.....	5,821	12,987	Ogden.....		193
Baltimore.....		278	Salt Lake.....		220
Philadelphia.....	20	30			
Canada.....	597	11,577	Total pkgs.....	119,467	181,019

CURRENCY PRICES OF TEA EACH MONTH, 1876, AT NEW YORK.

<i>Months, 1876.</i>	<i>Hyson,</i> <i>fair to</i> <i>fine.</i>	<i>Young</i> <i>Hyson.</i>	<i>Gunpr</i> <i>& Im-</i> <i>perial.</i>	<i>Hyson</i> <i>Skin &</i> <i>Tw'ky.</i>	<i>Oolong</i>	<i>Cong'u</i> <i>& Sou-</i> <i>chong.</i>	<i>Uncol-</i> <i>ored</i> <i>Jap'n's</i>
January.....	30 @ 40	35 @ 55	40 @ 60	23 @ 25	32 @ 60	35 @ 55	42 @ 55
February.....	30 " 40	35 " 55	40 " 60	23 " 25	35 " 60	35 " 55	42 " 55
March.....	30 " 40	35 " 55	40 " 60	23 " 25	35 " 60	35 " 55	42 " 55
April.....	30 " 40	35 " 55	40 " 60	23 " 25	35 " 60	35 " 55	42 " 55
May.....	30 " 40	35 " 55	40 " 60	23 " 25	35 " 60	35 " 55	42 " 55
June.....	28 " 40	30 " 55	35 " 60	21 " 25	32 " 60	35 " 55	42 " 55
July.....	28 " 88	30 " 42	35 " 55	21 " 24	32 " 50	35 " 55	42 " 55
August.....	28 " 88	30 " 42	35 " 55	21 " 24	32 " 50	35 " 55	42 " 55
September.....	28 " 88	30 " 42	35 " 55	21 " 24	32 " 50	35 " 55	42 " 55
October.....	28 " 88	30 " 42	35 " 55	21 " 24	32 " 50	35 " 55	42 " 55
November.....	28 " 88	30 " 42	35 " 55	21 " 24	32 " 50	35 " 55	42 " 55
December.....	28 " 88	30 " 42	35 " 55	21 " 24	32 " 50	35 " 55	42 " 55

Average for year..... 33.92 c. 40.29 c. 47.29 c. 23.17 c. 44.17 c. 45 c. 37.04 c.

Custom-House, San Francisco, value, 1876, China Teas, 31c.; Japan, 43-5c. $\frac{1}{2}$ lb.
1875, " " 27c $\frac{1}{2}$ c.; " 37c. "

TEAS IMPORTED INTO GREAT BRITAIN FROM ENGLISH CUSTOM-HOUSE ACCOUNT.

<i>Teas of all Kinds.</i>	<i>Bonded</i> <i>Stock Dec.</i> <i>Sl. lbs.</i>	<i>Total Im-</i> <i>ports free,</i> <i>lbs.</i>	<i>Assam &</i> <i>Indian</i> <i>Teas, lbs.</i>	<i>Total Tea</i> <i>into Great</i> <i>Britain.</i>
1876.....	113,390,000	157,000,000	28,127,000	176,967,000
1875.....	107,507,000	162,000,000	25,800,000	177,200,000

Total home consumption, 1876..... 149,182,000 lbs. } Excess, 4,000,000 lbs.
1875..... 145,182,000 " }

INTO GREAT BRITAIN FROM ESTIMATE OF PACKAGES TAKEN FROM DOCK BOOKS.

<i>Import Years.</i>	<i>Total</i> <i>Black, lbs.</i>	<i>Total</i> <i>Green, lbs.</i>	<i>Grand</i> <i>Total, lbs.</i>
1876.....	181,011,000	7,776,000	188,787,000
1875.....	191,568,000	10,295,000	201,863,000
From Japan and Java.....		841,000	

NOTE.—In England the average weight of chests is 100 lbs.; half chests, 40 to 55 lbs.; boxes, 20 to 25 lbs.

THE SUGAR-TRADE OF THE U. S. AND THE WORLD.

An element in determining the values of raw Sugars, and to ascertain their crystallizable strength, is the polarization test; the average Test on Central fugals being 90%, and on Muscovadoes 88% @ 89%.

The U. S. consumption in 1876 shows a decrease of 27,733 tons, or 3.59% as compared with 1875, and of 55,746 tons, or 6.96% as compared with 1874.

The average consumption of Sugar in the United States (including the Pacific Coast), for the past five years has been 755,987 tons, or assuming the average population at 41½ millions, equal to 40.56 lbs. per head.

In 1860, 415,280 tons, or 930,227,200 lbs., pop'n 31,448,000, or equal to 29.61 lbs. per head.

The following shows the estimated U. S. consumption of all kinds of sugar, in 1875 and 1876:

1876. Cane Sugar, Atlantic Coast	= 658,369 tons,	against 685,352 tons in 1875.
" " Pacific Coast...	= 28,300 "	" 27,500 "
" Sugar made from Molasses..	= 43,600 "	" 44,650 "
" Maple Sugar.....	= 13,000 "	" 14,000 "
" Domestic Beet Root, &c....	= 2,000 "	" 1,500 "

Total consumption..... = 745,269 tons, against 773,002 tons in 1875.

The consumption of San Francisco has been in 1875, 27,878 tons, in 1876, 30,000 tons.

According to the Bureau of Statistics, the exports of Refined Sugar from the Atlantic Ports were 16,770 tons, against 20,300 tons in 1875, and 3,552 tons in 1874.

Value of Sugar Imported into the U. S. in 1876, \$60,843,494 (gold).

Weights of Sugar packages, average:—Hogshead, all kinds, gross, 1,300 @ 1,800 lbs. (La. 1,100 lbs.) Boxes, 475 @ 525 lbs. Bags, 150 @ 200 lbs. Mats, E. I., 70 lbs. Malado, 60% of Sugar. Refined Sugars, in new barrels, 280 @ 300 lbs.

Rates of Tare prescribed by the U. S. Gov. on Sugar, in bags, 2%, in barrels, 10%, in boxes, 14%, in hogsheads, 12½%, in mats, 2½%.

U. S. TARIFF ON SUGARS.—All sugars are graded by the U. S. Government according to the Dutch standard in color, as follows: Not above No. 7 (of above standard), 1½c. per lb.; above No. 7, and not above No. 10 standard, 2c. per lb.; above No. 10, and not above No. 13 standard, 2½c. per lb.; above No. 13, and not above No. 16 standard, 3c. per lb.; above No. 16, and not above No. 20 standard, 3½c. per lb.; above No. 20, and all refined loaf, lump, crushed, powdered, and granulated, 4c. per lb.; Molasses, 5c. per gallon; tank-bottom syrup of cane juice Malado, Concentrated Malado, and Concentrated Molasses, 1½c. per lb. To all the above rates 25% is now added (Act 1875).

THE CROP OF RAW SUGAR IN THE VARIOUS COUNTRIES OF THE WORLD, 1875-76.

Countries.—Cane Production.	No. of Tons Produced	Countries.—Cane Production.	No. of Tons Produced
Cuba.....	700,000	Peru.....	50,000
Porto Rico.....	80,000	Egypt.....	40,000
Brit., Dutch & Danish W. Ind.	250,000	Central America & Mexico.	40,000
Java.....	200,000	Reunion.....	30,000
Brazil.....	170,000	British India & Penang.....	30,000
Manila.....	130,000	Honolulu.....	10,000
China.....	120,000	Natal.....	10,000
Mauritius.....	100,000	Australia.....	51,000
Martinique and Guadeloupe.	100,000		
Louisiana.....	75,000		
		Total Cane, 1875-6....	2,140,000

Countries, Beet Root Production.	Tons Produced.	U. S. CONSUMPTION AND NEW YORK DELIVERIES OF SUGAR, 1870 TO 1876.			
German Empire.....	346,646	Year	U. S. Cons. of Foreign Tons.	U. S. Cons. Foreign & Domest. T.	Deliveries at N. Y., For. & Dom'c. T.
France.....	462,259	1876	561,369	638,369	412,208
Russia and Poland.....	245,000	1875	621,852	685,352	405,338
Austria and Hungary.....	153,922	1874	661,869	710,369	433,155
Belgium.....	79,796	1873	592,725	652,025	356,110
Holland and other countries	30,000	1872	567,573	637,373	331,025
Total Beet Root crop..	1,317,623	1871	553,714	633,314	323,785
Total Cane crop.....	2,140,000	1870	483,892	530,692	267,265
Total tons prod'n of Raw Sugar in the World, 1875-6....	3,457,623				

ESTIMATE OF THE AVERAGE MAXIMUM CAPACITY OF SUGAR REFINERIES IN NEW YORK, PHILADELPHIA, BOSTON, BALTIMORE, ST. LOUIS, AND SAN FRANCISCO (bbis. of 280 lbs.).

Name.	Barrels per day.	Name.	Barrels per day.
New York, B'klyn & J. City	18,000	St. Louis.....	600
Philadelphia...	2,600	San Francisco.....	2,000
Boston.....	3,500		
Baltimore.....	1,500	Grand total.....	28,200

THE COTTON TRADE, GIVING TOTAL CROPS OF THE WORLD, COMMERCIAL USAGES, PRICES OF MIDDLING UPLAND IN N. Y. AND LIVERPOOL, AVERAGE PER ACRE IN ALL THE STATES, EUROPEAN STOCKS AND CONSUMPTION, VALUE OF U. S. CROPS, Etc.

COTTON.—The commercial usages on Cotton in the New York market are:—
CARRYING COTTON.—The usual margin is one-half cent per pound, to be kept good according to the market.

BROKERAGES.—On Spot Cotton, 25 cents per bale from both buyer and seller.
CONTRACT COTTON.—The usual brokerage is 12½ cents per one hundred bales, to be paid by either buyer or seller, as previously agreed.

The new classification of Cotton went into effect October 1, 1874, by change in By-Laws of the New York Cotton Exchange, and on contracts Sept. 1, 1875.

The Cotton Crop for the year ending September 1, 1876, was 4,669,228 bales, being an increase over the year 1875 of 836,237 bales. It is estimated the entire crop brought about \$230,000,000, of which \$172,500,000 came from foreign countries. The total overland and inter-State movement in 1876 was 703,783 bales, an increase of 242,032 bales. The sales direct to manufacturers reached 333,146 bales, an increase over 1875 of 127,807 bales. The consumption of cotton in the United States was—Northern Mills, 1,220,555 bales; Southern Mills, 133,637 bales, making a total of 1,354,192 bales. Value of cotton exported from the United States in 1876, \$186,716,982. The total sales of futures or contract cotton at the New York Cotton Exchange was for the crop-year 1874-5, 8,358,000 bales, and for that of 1875-6, 7,233,650 bales, or 1,124,350 bales decrease.

The whole crop of the United States in 1791 was 2,000,000 pounds; in 1792, 3,000,000. Whitney's gin coming into use in 1793, the crop began to advance rapidly in proportions. In 1796 it reached 10,000,000 pounds; in 1800, 35,000,000 pounds; in 1810, 85,000,000 pounds; in 1820, 160,000,000 pounds; in 1830, 350,000,000 pounds; in 1840, 834,000,000 pounds; in 1850, 958,000,000 pounds; and in 1860, 2,241,000,000 pounds. In 1857 it was estimated that about \$300,000,000 of English capital was invested in cotton manufacturing in England.

TOTAL COTTON CROP—U. S. CONS'P'N & FO'G'N EXPORT FOR 18 YEARS—IN BALES.

Year.	Commer' al Crop.	Total Crop.	Consumed North.	Consumed Elsewhere.	Tot'l Exp'ts from U. S.
1875-76.....	4,500,998	4,669,228	1,220,555	133,637	3,232,253
1874-75.....	3,689,232	3,827,845	1,070,860	129,613	2,684,410
1873-74.....	4,041,862	4,170,388	1,192,563	128,526	2,849,981
1872-73.....	3,736,897	3,874,559	1,063,465	137,662	2,679,986
1871-72.....	2,854,351	2,974,351	977,540	120,000	1,957,314
1870-71.....	4,255,766	4,347,006	1,072,426	91,240	3,166,742
1869-70.....	3,034,749	3,114,592	777,341	79,843	2,178,917
1868-69.....	2,260,567	2,433,770	821,924	173,208	.....
1867-68.....	2,430,893	2,599,241	799,817	168,348	.....
1866-67.....	1,951,988	2,232,660	573,367	280,672	.....
1865-66.....	2,151,043	2,277,083	540,652	126,640	.....
1860-61.....	3,656,086	3,849,469	650,357	193,383	.....
1859-60.....	4,675,770	4,861,292	792,521	185,522	.....
1858-59.....	3,851,481	4,018,914	760,218	167,433	.....
1857-58.....	3,113,962	3,257,339	452,185	143,377	.....
1856-57.....	2,939,519	3,093,737	665,718	154,218	.....
1855-56.....	3,527,845	3,665,557	633,027	137,712	.....
1854-55.....	2,847,339	2,982,634	571,117	135,295	.....

RECEIPTS, EXPORTS, AND STOCKS OF COTTON AT THE LEADING U. S. COTTON PORTS IN 1874-75, 1875-76.

Ports.	Receipts.		Exports.		Stocks.	
	1875-76.	1874-75.	1875-76.	1874-75.	1876.	1875.
Galveston.....	465,529	354,927	235,594	224,284	5,345	5,103
New Orleans.....	1,424,003	993,481	1,363,005	995,270	29,407	9,986
Mobile.....	374,672	320,822	243,683	131,341	4,227	922
Savannah.....	524,720	606,727	369,897	423,235	3,089	901
Charleston.....	396,417	412,931	277,114	264,305	1,891	2,783
Wilmington.....	84,042	76,601	27,425	16,696	213	478
Norfolk.....	468,185	387,279	108,693	67,212	431	179
Baltimore.....	18,724	18,512	28,317	37,709	1,752	216
New York.....	219,654	179,163	494,522	445,389	59,732	34,560
Boston.....	73,327	39,885	54,730	34,398	6,034	7,108
Philadelphia.....	53,823	39,339	24,723	23,869	.....	2,175
Various.....	92,575	80,023	4,550	10,740	2,600	7,000
Total.....	4,195,671	3,509,690	3,232,253	2,674,448	114,671	71,413

THE COTTON TRADE—Continued.

COTTON ESTIMATE FOR 1877, GIVING PROBABLE U. S. CROP, AND THE AMOUNT OF COTTON LIKELY TO BE REQUIRED BY EUROPE IN 1876-7.

Countries.	Est'd Tot'l Crop in Bales, 1877.	Av'ge W'gt Bales	Est'd for all Europe, 1877, Bales.	Exported in 1876, Bales.
Estimated American crop for year...	4,500,000	436lb	*2,950,000	3,232,253
" India " " " ...	1,400,000	369 "	1,075,000	1,226,790
" Egypt " " " ...	490,000	601 "	440,000	490,000
" Smyrna and Mediterranean	110,000	350 "	100,000	110,000
" Brazil crop for year.	450,000	164 "	450,000	413,070
" Peru and the West Indies.	110,000	205 "	100,000	106,580
Total Cotton	7,060,000	.....	5,125,000	5,578,693

Wanted for Great Britain, 56.3% = 3,250,000 }
 " " the Continent 43.7% = 2,522,500 } = 5,772,500 Bales.

Or, 111,000 bales per week.

* Bales estimated at 400 lbs. † The total crop of China is estimated at 7,000,000 bales; they also import about 50,000 bales from India, but no cotton is exported from China.

STOCKS IN EUROPEAN PORTS AND IN SPINNERS' HANDS, DECEMBER 31, 1875-76.

Kinds of Cotton.	In the Ports.		Held by Spin'rs.		Total.	
	1876.	1875.	1876.	1875.	1876.	1875.
American.....	273,910	285,720	115,000	65,000	388,910	350,720
Brazil, Egypt, Etc.....	192,790	161,320	43,000	40,000	235,790	201,320
East India, Etc.....	121,300	226,080	27,000	20,000	148,300	246,080
Total	588,000	673,070	185,000	125,000	773,000	798,070

PRICE OF MIDDLING UPLAND COTTON AT NEW YORK AND LIVERPOOL.

Months of the Crop Year, 1875-1876.	Price Mid'g, Upl'd, N. Y.	Price Mid'g, Liver- pool(d)	Months of the Crop Year, 1875-1876.	Price Mid'g, Upl'd, at N. Y.	Price Mid'g, Liver- pool(d)	Months of the Crop Year, 1875-1876.	Price Mid'g, Upl'd, at N. Y.	Price Mid'g, Liver- pool(d)
Sep. 3, '75	14%	7 1-16	Jan. 7, '76	13 5-16	6 15-16	May 5, '76	12 9-16	6 3-16
" 10, " "	14%	7	" 14, " "	13	6%	" 12, " "	12 1/4	6%
" 17, " "	14	6 15-16	" 21, " "	13	6%	" 19, " "	12 1/4	6%
" 24, " "	13 1/4	6 15-16	" 28, " "	13	6%	" 26, " "	11 1/2	5 15-16
Oct. 1, " "	13 1/4	6%	Feb. 4, " "	13 1-16	6 1/4	June 2, " "	12	6
" 8, " "	13 1/4	6%	" 11, " "	13	6 7-16	" 8, " "	12	6
" 15, " "	14	7%	" 18, " "	12 13-16	6 5-16	" 16, " "	12 1/4	6 3-16
" 22, " "	14 3-16	7 1-16	" 25, " "	12 1/2	6 3-16	" 23, " "	12 1/4	6 3-16
" 29, " "	14 1/4	7	Mar. 3, " "	12 1/2	6 1-16	" 30, " "	12	6
Nov. 5, " "	13 5-16	6 15-16	" 10, " "	12 1/2	6 1/4	July 7, " "	11 1/2	5 1/4
" 12, " "	13 1/2	6%	" 17, " "	12 1/2	6 7-16	" 14, " "	11 1/2	5 1/4
" 19, " "	13 1/2	6%	" 24, " "	13 5-16	6 9-16	" 21, " "	11 11-16	5 1/4
" 26, " "	13 1/2	6%	" 31, " "	13 1/2	6 1/4	" 28, " "	11 1/2	5 15-16
Dec. 3, " "	13 1-16	6%	Ap'l 7, " "	13 1/2	6 7-16	Aug'st 4, " "	12	6 1-16
" 10, " "	13 1/4	6 15-16	" 14, " "	13 1/4	6%	" 11, " "	12 5-16	6 3-16
" 17, " "	13 5-16	7	" 21, " "	13 1/4	6%	" 18, " "	12 1/2	6 3-16
" 31, " "	13 1/4	6 15-16	" 28, " "	12 1/2	6 1/4	" 25, " "	12 1-16	6

POUNDS PER ACRE OF LINT COTTON PRODUCED IN THE U. S. COTTON SECTION.

Cotton States.	Average lbs. per Acre.					
	1875.	1874.	1873.	1872.	1871.	1870.
North Carolina.....	156	172	159	170	143	175
South Carolina	140	194	188	182	117	170
Georgia.....	126	136	134	180	120	173
Florida.....	115	100	126	125	85	165
Alabama.....	158	139	151	167	130	155
Mississippi.....	212	129	172	200	150	205
Louisiana.....	239	173	180	215	150	252
Texas.....	269	170	221	220	180	275
Arkansas.....	239	108	194	170	215	255
Tennessee.....	142	143	190	190	180	190

‡ Average..... 179.6 146.4 176.5 181.9 147 201.5

§ Av. weight of bales, all kinds, in all the States, 460 to 465 lbs. (See Is. 300 lbs.)

THE WOOL TRADE; GIVING TARIFF, CROPS, PRICES, IMPORTS, PRODUCTION AND CONSUMPTION IN THE U. S. AND THE WORLD.

Prior to 1824 wool was admitted into the United States free. The United States tariff (duty) in 1877 on wool, "imported in the ordinary condition, as now and heretofore practiced," excluding charges, Act of March 2, 1867, is as follows:

Class 1, Clothing Wools.—Unwashed, costing 32c. or less per lb., 10c. per lb. and 11 per ct. ad val. Unwashed, costing more than 32c., 12c. per lb. and 10 per ct. ad val. Washed, double the amount of duty.

Class 2, Combing Wools.—Washed and Unwashed, costing 32c. or less per lb., 10c. per lb. and 11 per ct. ad val. Costing more than 32c. per lb., 12c. per lb. and 10 per ct. ad val.

Class 3, Carpet and other similar Wools.—Washed and Unwashed, costing 12c. or less per lb., 3c. per lb. Costing more than 12c. per lb., 6c. per lb., Scoured, of all classes, pay three times the duty on unwashed.

Woolen Rags, Shoddy, Mungo and Waste, 12c. per lb.

Sheep Skins—"On wools on the skin, the same rates as on other wools, the quantity and value to be ascertained under such rules as the Secretary of the Treasury may prescribe."

IMPORTS OF FOREIGN, AND THE PRODUCTION OF DOMESTIC WOOL, WEIGHT OF BALES, ETC., IN THE U. S.

Foreign.	Av. Wt. Bales. lbs.	1876. Bales	1875. Bales	Domestic.	Av. Wt. Bales. lbs.	Total U. S. product. lbs.	Range price NY '77
Buenos Ayres	800	579	.....	California Wash'd,			
Montevideo.	800	928	.....	" Pulled ...		2,500,000	{ 9 a 28
Rio Grande.	800	915	1,100	" Unwashed	} 500	*55,000,000	
Chili.....	400	1,503	1,798	Oregon.....	500	3,750,000	23 a 34
Cape G. Hope	450	1,714	6,778	Nevada, Utah, etc.	500	2,500,000	20 a 27
Australia, etc	400	1,624	5,865	Colorado and New			
England.....	500	26,379	30,801	Mexico.....	500	6,500,000	15 a 26
France.....	500	5,101	6,613	Texas.....	300	13,000,000	14 a 28
Russia.....	500	3,336	4,776	Southern & South-			
Smyrna.....	500	.....	.....	western.....	200 a 300	5,000,000	16 a 24
Syria.....	500	.....	.....	Washed on Sheep,			
Antwerp.....	800	10	438	Tub-Washed and			
Austria.....	450	1,043	708	Pulled.....	200 a 300	110,000,000	30 a 45
Greece.....	450	1,618	171				
Casablanca..	450	.....	.....	Total U. S. crop, '76	.....	198,250,000	.....
Sundry.....	400	669	1,002	" " " '75	.....	193,000,000	.....
Total ...	45,099	60,764		" " " '74	.....	178,000,000	.....
Re-exported	2,401	2,791		" " " '73	.....	174,700,000	.....
				" " " '72	.....	160,000,000	.....
Net total ..	43,398	57,973		Average for past 5 years,		180,790,000 lbs.	

* A California authority puts the 1876 crop at 56,550,970 lbs., and the 1875 crop at 43,532,223 lbs.

NO. LBS. WOOL IMPORTED INTO THE U. S. AT NEW YORK, BOSTON, AND PHILADELPHIA IN 1876, 1875, 1874, 1873, AND 1872; ALSO STOCKS, ETC.

	1876.	1875.	1874.	1873.	1872.
*New York, lbs.	17,733,659	23,042,416	25,310,281	20,763,807	48,883,668
Boston, lbs.	16,146,534	22,193,622	17,966,187	26,887,078	48,470,413
Philadelphia, lbs.	875,400	1,063,150	841,400	826,000	932,700
Total lbs.	34,755,593	46,299,188	43,617,868	48,476,885	98,286,781
Total stock at New York, January 1, 1877.....	lbs. 6,804,000; 1876, 6,499,000				
" " Boston, " "	lbs. 14,724,000; " 14,150,000				
" " Philadelphia, " "	lbs. 4,272,000; " 4,381,000				
" " San Francisco, Dec. 31, 1876.....	lbs. 3,500,000\$ not stated.				
Total Domestic, 1877	lbs. 29,300,000; 1876, 25,021,000				
Total Foreign, January 1, 1877.....	lbs. 9,661; " 5,063				

* The total arrivals of sheep skins with wool on into New York in 1876 were 80 bales Montevideo, Buenos Ayres, and Cape of Good Hope. \$ The usual tare on California wool in San Francisco is about 3 lbs. each; on pressed bales shipped, 14c. @ 16c. each. The grades usually designated on California wool are A1, A2, and B; and for the past seven years the A1 grade is the grade of fully two-thirds of the California crop.

PRICES OF FINE, MEDIUM, AND COARSE WASHED CLOTHING FLEECER WOOL, DURING THE MONTHS OF JANUARY, APRIL, JULY, AND OCTOBER, 1856 TO 1877.

Year.	January.			April.			July.			October.		
	Fine	Medium	Coarse	Fine	Medium	Coarse	Fine	Medium	Coarse	Fine	Medium	Coarse
1876.....	48	42	42	46	49	40	38	35	31	45	40	33
1875.....	55	56	47	54	52	46	52	49	46	48	50	42
1874.....	58	54	47	56	56	47	53	53	46	54	54	47
1873.....	70	68	65	56	53	48	50	48	44	54	53	47
1872.....	70	72	66	80	80	76	72	70	65	66	60	57
1871.....	47	46	43	50	52	47	62	60	55	63	62	58
1870.....	48	46	44	48	47	46	46	45	43	48	48	44
1869.....	50	50	48	50	50	48	48	48	47	48	48	46
1868.....	48	43	38	50	48	45	46	45	43	48	48	45
1867.....	68	53	50	60	55	50	55	49	45	48	46	40
1866.....	70	65	50	65	60	48	70	67	60	63	60	56
1865.....	102	100	96	80	80	75	75	73	65	75	75	65
1864.....	80	78	76	78	77	72	100	100	90	103	97	100
1863.....	75	68	70	80	85	80	75	70	66	85	80	76
1862.....	48	50	50	46	45	43	48	47	45	60	64	63
1861.....	45	40	37	45	37	32	38	30	22	47	48	50
1860.....	60	50	42	52	45	40	55	50	40	50	45	40
1859.....	60	52	45	60	46	37	56	40	35	60	50	42
1858.....	40	33	27	42	35	30	43	37	30	56	41	36
1857.....	58	50	42	60	56	45	56	50	40	38	30	25
1856.....	50	38	35	57	45	38	55	42	36	60	55	45

THE WORLD'S PRODUCTION OF WOOL IN 1876, GIVING NO. OF SHEEP, GROSS PRODUCTS, WEIGHT OF WOOL, ETC., IN THE VARIOUS COUNTRIES.

Country.	Number of Sheep.	Wt. of Wool p'r S'p	Raw, Mill'ns of lbs.	Net after Washing.		Proportion of the total production.
				Perc't.	Mill'ns lbs.	
Australia.....	62,500,000	3.9 lbs.	244½	56	136½	18 per cent.
Great Britain.....	33,678,000	4.9 "	162	75	121	15.9 "
United States.....	48,000,000	4 "	198½	50	96½	12.7 "
Russia.....	48,132,000	2.5 "	120	66 2-3	80	10.5 "
La Plata.....	33,500,000	6 "	201½	35	70½	9.2 "
France.....	24,600,000	3.5 "	86	66 2-3	57	7.5 "
Spain and Portugal	22,800,000	3 "	68½	66 2-3	45	5.9 "
Germany.....	25,000,000	2.5 "	62½	66 2-3	41	5.4 "
The Cape.....	16,500,000	3 "	49	71½	35	4.6 "
Austria-Hungary..	20,100,000	2.5 "	51	66 2-3	34	4.5 "
Italy, Switz'ld, etc	14,000,000	3 "	42	70	29½	4 "
Sw'd'n, Norw'y, etc	6,650,000	3 "	20	70	14	1.8 "
Total.....	355,460,000		1,305½		760	100 per cent.

THE IRON TRADE OF THE U. S. AND GREAT BRITAIN.*

Production	Net tons, 1876, U. S.	Net tons, 1875, U. S.	Net tons, 1874, U. S.	No. furnaces in blast in the U. S., 1875.	No. Establishments complete in U. S., '75	U. S. Exp. 1875, tons.	U. S. Imp. 1875, tons.	Net tons U. S. consumption, 1875.
Pig Iron	*2,050,000	2,226,581	2,689,413	293	713b	8,738	66,457	2,324,900
Bes. Steel	†112,461	†290,863	144,944	11c	11d	1,210	16,316	810,770
Cut Nails		a4,226,881			70e	97,940		

* Estimated by American Iron and Steel Association. † No imports of Bessemer steel rails into the United States in 1876; in 1873 the imports were 159,571 net tons. a Kegs. b Capacity yearly, 5,439,230 net tons. c 333 Rolling Mills, capacity, including rails, 4,189,760 net tons. d 16 Open-Hearth steel, capacity, 45,000 net tons; and 39 crucible and other steel works, capacity 108,250 net tons. e Catalan Forges 39, capacity 59,450 net tons; Bloomeries 59, capacity 60,200 net tons. f No. of machines in 1875, 3,830.

g Great Britain produced in 1874, 5,991,408 gross tons of pig iron, and in 1875, 133,306,485 gross tons of mineral coal.

Number of establishments complete in England, Scotland, and Wales in 1876, 968. No. of furnaces in blast in England in 1876, 531. (No iron made in Ireland.)

GERMANY.—The number of blast furnaces in 1875 was 475—371 in blast. Total production of pig iron, 1,750,000 tons; imports, 544,000 tons in 1875; exports 130,000 tons.

RAILS.—Production of Germany in 1874, 645,000 tons; imports, 45,000 tons; exports, 80,000 tons; estimated consumption by railroads, 460,000 tons.

THE DRY GOODS TRADE OF THE UNITED STATES.

The usages of the New York trade as regards credit are as follows:
COTTON GOODS. On Prints and all Domestic Cotton Goods, cash, and from 30 to 60 days, with the usual disc'ts to Jobbers, by Man'rs or their Agents.
CARPETS. 3 months on approved paper, 1% for cash; Domestic do 60 days.
PRINT CLOTH cash to 30 days.
WOOLEN GOODS. From Manufacturers or their Agents, 4 months; with exceptions of cash, or 6 months, or varied according to special agreements.
IMPORTED GOODS. Are generally sold from first hands, 5% 30 days, or 2% 4 months, with approved paper.

LATEST U. S. TARIFF ON IMPORTED GOODS.

COTTON GOODS:

Bleached Cotton, 5½c. p. yd.
 Colored, Stained, or Printed, 5c. per sq. yd., 10 @ 20 ad val.
 Finer Lighter Goods*, Unbl. 5c. sq. yd.
 do. Bleached, 5½c. sq. yd.
 Cotton Jeans, Denims.
 Drillings, Bed Tickings.....
 Gingham, Plaid or Col'd, 6c. p. sq. yd.
 do. Unbleached, 6c. p. yd.
 do. Bleached, 6½c. p. yd.
 do. Colored or Printed, 6½c. p. yd., 10 @ 15 ad val.
 Plain Woven Goods, Bleached, Unbl. & Col'd, varied from 16c. to over 25c. p. sq. yd., an additional 35%.
 Cotton Thread Yarn, Warps or Warp Yarn, not wound on spools, val'd at not over 45c. p. lb, rate 10c. p. lb do. 60 to 80c. p. lb, rate 30 p. lb do. over 80c. p. lb, rate 40 p. lb 20% ad val. on all.
 Spool Cotton, 100 yds. rate 6c. p. doz. 30% ad val.
 do. over 100 yds. 6c. p. doz., 35%
 C'n Shirts & Draw's, p. pair 35% ad val.
 Cotton Velvet, p. yd. 35% ad val.
 Cotton Broids, Lace, and all manuf's of Cotton not otherwise provided for 35% ad val.
 Thread Lac. & Ins's, p. yd. 35% ad val.

WOOLEN GOODS:

W'len Rags, Shoddy, &c. rate 12c. p. lb
 Woolen Cloths, Shawls, and all manuf'cturings of Wool, wholly or on part, rate 50c., 35% ad val.
 Flannels, Blankets, Hats of Wool, Knit Goods, Balmorals, Woolens, and Worsted Yarns, wholly or in part, rate 20c. p. lb
 Val. from 40 a 60c p. lb, rate 30c p. lb
 " " 60 a 80c " " 40c "

WOOLEN GOODS:

Over 80c. p. lb rate 50c. p. lb, and 35% ad. val. on all.
 Bunting, 20c. p. sq. yd., 35% ad val.
 Dress Goods, real or immit'n, Italian Cloths, comp'd wholly or in part of half of the Alpaca goat, or other like animal, valued not ov. 20c. p. yd. rate 8c p. sq. yd., 35% ad val.
 Over 20c p. yd rate 8c p. yd. 40% ad va.
 All Goods over 40c. p. sq. yd., rate 50c. p. lb, 35% ad val.
 Ready-made Clot'g, Welting, Fringe, Tassels, &c. rate 50c p. lb, 50% ad v.
CARPETS:
 Aubusson & Axminster, 50% ad val.
 W. & T. Velvet, 70c p. sq. yd. 35% ad v.
 Tapestry " 40c. " " 35% "
 do. Brussels, 44c. " " 35% "
 Brussels, 28c. " " 35% "
 3 ply Ingrain, 17c. " " 35% "
 2 ply Venetian, 12c. " " 35% "
 Druggets, &c., 25c. " " 35% "
 Hemp or Jute, 8c. " " 35% "
 All others not specified, 40% ad val.
 Oil Silk Cloth, 60% ad val.

SILKS:

Dress & Piece Ribbons, Velvets, &c., 60% ad val.
 Vestings, Pongees, Shawls, Handkerchiefs, Veils, Laces, Hose, Cords, Tassels, &c., 60% ad val.
 Buttons, Ornaments, &c., 50% ad val.
 Imp's of Silks, not spec'd, 10% ad val.

RAW SILKS:

Silk in the gum, as single, tram, and thrown or organzine, 35% ad val.
 Spun for filling in Skins or Caps, 10% ad val.
 Floss Silks, 35% ad val.
 Sewing Silks, in the gum or purified, 40% ad val.

VALUE OF IMPORTED GOODS INTO THE U. S., 1876.

Kinds of Goods.	Gold value, '76.
Dress Goods, Silk	\$17,224,041
Dress Goods, Mixed. . . .	13,684,771
Manufactures of Flax. . . .	11,603,347
Manufactures of Wool. . . .	6,843,670
Cloths and Cassimeres. . . .	7,294,824
Shawls.	5,917,717
Total.	\$62,568,070

DRY GOODS EXPORTED FROM THE U. S.

Year	Pkgs from N. Y.	Packages fr. Boston.	Total Pkgs N. Y., B'sta
1876..	74,033	32,395	106,428
1875..	41,008	16,817	57,825
1874..	21,253	13,858	35,111
1873..	16,855	6,317	23,172
1872..	13,045	4,889	17,934
1871..	17,019	11,157	28,176
1870..	14,482	7,750	22,232
1860..	86,318	33,588	119,906

FLOOR OIL CLOTH FACTORIES, PRODUCTION, ETC., IN THE U. S., 1876.

State.	No. Fac.	No. of Yds Made.	Val. at 50c. per sq. yard	IMPORTED GOODS. U. S. Tariff, March, 1860. Oil Cloths for Floors, Stamped, Painted, or Printed, valued at 50 cents, or less, per sq yard, 35%, ad val., over 50c. per sq. yard, 45% ad val.
Maine.	3	3,000,000	\$1,500,000	{
New Hampshire	1	100,000	50,000	
Massachusetts.	1	250,000	125,000	
New York	5	1,000,000	500,000	
New Jersey.	3	500,000	250,000	
Pennsylvania.	2	1,000,000	500,000	{
Total.	15	5,850,000	\$2,925,000	

* 200 threads to the sq. inch. † 100 threads to the sq. inch.

THE DRY GOODS TRADE—Continued.

PRINTS, PERCALES, &c., giving the number of Machines in all the U. S., with an estimate of the Capacity of each, Daily and Yearly, including Percales and Wide Goods, in Yards and Cases, on the basis of 300 Pieces per Machine per day, 46 yards to the Piece, and 250 Working Days in the Year.

Name of Print or Company. (No. Works, 30.)	No. Mach	Estim. No. of Yards per day printed	Estim. No. of Cases per day printed	Estimated No. of Cases per year Printed.	Estimated No. of yards made in one year.	Estim. No. of P. per day.	Estimated Average No. of yards per Case.
Allen	11	151,800	50 a 56	12,500 a 14,000	37,950,000	3,300	2,700 a 3,000
Albion	6	82,800	33 a 41	8,250 a 10,250	20,700,000	1,800	2,000 a 2,500
American	20	276,000	110 a 120	27,500 a 30,000	69,000,000	6,000	2,300 a 2,500
Ancona	10	138,000	55 a 60	13,750 a 15,000	34,500,000	3,000	2,300 a 2,600
Ashland	4	55,200	22	5,500	13,800,000	1,200	2,500
Bristol	7	96,600	38	9,500	24,150,000	2,100	2,500
Cocheo	13	179,400	71 a 78	17,750 a 19,500	44,850,000	3,900	2,300 a 2,500
Conestoga	8	110,400	40 a 44	10,000 a 11,000	27,600,000	2,400	2,500 a 2,700
Dunnell	10	138,000	41 a 47	10,250 a 11,750	34,500,000	3,000	2,900 a 3,300
Garner	40	552,000	184 a 220	46,000 a 55,000	138,000,000	12,000	2,500 a 3,000
Gloucester	12	165,600	74 a 92	18,750 a 23,000	41,400,000	3,600	1,800 a 2,200
Franklin	6	82,800	41	10,250	20,700,000	1,800	2,700
Freeman's	7	96,600	34 a 38	8,500 a 9,500	24,150,000	2,100	2,500 a 2,800
Hamilton	8	110,400	42 a 48	10,500 a 12,000	27,600,000	2,400	2,300 a 2,600
Hamilton W. Co.	6	82,800	41 a 43	10,250 a 10,750	20,700,000	1,800	1,900 a 2,000
Harvey, Arnold & ' ..	8	110,400	44	11,000	27,600,000	2,400	2,500
Hartel	6	82,800	33 a 37	8,250 a 9,250	20,700,000	1,800	2,200 a 2,500
Manchester	14	193,200	71 a 88	17,750 a 22,000	48,300,000	4,200	2,200 a 2,700
Merrimack	16	220,800	84 a 96	21,000 a 24,000	55,200,000	4,800	2,300 a 2,500
Mystic	2	27,600	11	2,750	6,900,000	600	2,500
Oriental	10	138,000	55 a 62	13,750 a 15,500	34,500,000	3,000	2,300 a 2,500
Pacific	25	345,000	132 a 150	33,000 a 37,500	86,250,000	7,500	2,300 a 2,600
Pasale	7	96,600	40 a 42	10,000 a 10,500	24,150,000	2,100	2,300 a 2,700
Richmond	7	96,600	38 a 43	9,500 a 10,750	24,150,000	2,100	2,200 a 2,500
Read & Barry	7	96,600	38	9,500	24,150,000	2,100	2,500
Sprague	30	414,000	165	41,250	103,500,000	9,000	2,500
Simpson	18	248,000	112 a 138	28,000 a 34,500	62,100,000	5,400	1,800 a 2,200
Southbridge	5	69,000	24	6,000	17,250,000	1,500	2,800
Union	4	55,200	22	5,500	13,800,000	1,200	2,500
Washington	7	96,600	43	10,700	24,150,000	2,100	2,500

Total (Capacity) 334 4,608,600 788 a 975 4,071,300 1,152,300,000 99,800 1,900 a 2,500

PRINT CLOTHS, SHEETINGS & SHIRT'GS, &c., ESTIM. OF PRODUCT MARCH 1, '77.*

States.	Total U. S. Spindles. 1874-5.	States.	No. of Print Cloth Spindles '77
Maine	609,898	Maine	66,000
New Hampshire	855,189	New Hampshire	244,089
Vermont	58,948	Connecticut	169,000
Massachusetts	3,769,692	Massachusetts	1,695,000
Connecticut	908,202	Rhode Island	415,700
Rhode Island	1,336,842	New York	100,000
New York	580,917	New Jersey	45,000
New Jersey	150,000	Pennsylvania	50,000
Pennsylvania	452,064		
Delaware	47,976	Total 64x64 Spindles..	2,784,789
Maryland	110,000	Manufac're Weekly, pieces	327,000
Ohio	20,000	" " yards.	13,734,000
Indiana	22,988	" " Yearly, "	704,168,000
Minnesota	3,400		
Alabama	57,594	Total 56x60 Spindles.	364,000
Arkansas	1,250	Manufac're Weekly, pieces	42,000
Georgia	137,330	" " yards.	2,100,000
Kentucky	10,500	" " Yearly, "	109,200,000
Louisiana	15,000		
Mississippi	15,150	In Northern States	8,927,754
Missouri	18,656	Southern States	487,629
North Carolina	55,498	No. of Mills in the U. S. ..	1,230
South Carolina	62,872	No. of Looms	186,975
Tennessee	47,658	Prod'g (yards) Print Cloths	813,368,000
Texas	10,225	Sheetings and Shirtings...	880,000,000
Virginia	56,490	Ginghams	40,000,000
		Duck	36,000,000
		Bags No.	7,000,000
Total	9,415,383	Total No. of Spindles running on Print Cloths in the U. S. 1877....	3,148,789
		Producing (yards)	813,368,000

* Spool Cotton, the estimated yearly prod. in the U. S. is 12,000,000 doz. sp'ls.

THE DRY GOODS TRADE—Continued.

WOOLEN GOODS MANUFACTURED IN THE UNITED STATES, ETC.

Kind of Goods.	No. of estab ^l m 1870.	Sets of Cards. 1870.	Daily capac ^y 1870. c	Domestic Wool used Pounds.	Foreign wool used Pounds.	Cotton Used. Pounds.	Shoddy Used. Pounds.
Woolen Goods	2,891	8,366	857,392	154,767,095	17,311,824	17,571,929	19,372,062
Hosiery "	248	519	.....	5,304,655	292,300 e	11,463,508	f 189,857
Worsted "	102	a 98	.....	13,317,319	3,836,982	2,463,808	g 12,341
Carp's, not rag	215	b 241	.....	25,139,999	d 3,691,909	974,440	h 1,140,737

Kind of Goods.	Total Materials Pounds.	Capital Employed.	Hands Emp- M ^l es. i	Hands Employed Fem ^l es. k	Y ^r ths	Total Hands, all k ^d s	Wages Paid. Yearly.
Woolen Goods	209,022,910	\$98,824,534	42,728	27,682	9,643	10,053	26,877,575
Hosiery "	21,668,814	10,931,260	4,252	7,991	2,545	14,388	4,429,085
Worsted "	23,782,071	10,085,778	3,864	7,152	1,904	12,920	4,368,857
Carp's, not rag	30,947,085	12,540,756	6,808	4,316	974	12,098	4,681,718

Kind of Goods.	Cloths, Cassimeres Etc., yds.	Flannels. Yards.	Beavers. Yds.	All other Kinds. Yds.	No. of Woolen Mills, 1876..... Cards, etc. 8,856
Woolen Goods	63,340,612	58,965,286	261,208	67,971,239	No. of Woolen Mills, 1870... .. 3,456 Cards, etc. 9,224
Hosiery "	l 2,970,170	o 1,299,342	r 1,132,189	u 937,968	
Worsted "	m 40,804,385	p 12,057,006	s 2,096,000	v 4,047,750	
Carp's, not rag	n 16,924,711	q 1,711,000	t 1,350,017	w 806,505	

a 161 Combing Machines. b 100 Combing Machines. c Lbs. of Carded Wool.
d Jute or Flax. e Also Cotton Yarn 2,188,722 lbs. f Woolen Yarn 2,229,777 lbs.
g 2,146,500 lbs. Cotton Yarn, 1,958,880 Worsted Yarn, and 46,246 Woolen Yarn.
h Cotton and Linen Yarn. i Males over 16 years old. k Females over 15 years old.
l Doz. pairs Woolen and Mixed Half Hose. m Yards Delaines. n 2 & 3 ply Ingrain.
o Doz. pair Cotton Hose and half Hose. p Do. Worsted Dress Goods, Webbing
and Tapes. q Tapestry. r Doz. Shirts, Drawers, and Jackets. t Venetian Carpets.
u Lbs. Worsted Yarn. u Also 111,404 Shawls. v Doz., yards, and pairs.
w 386,000 Felt, 107,000 Velvet. w Brussels Carpets.

DRY GOODS OF ALL KINDS EXPORTED. From the N. Y. to	No. of Pkgs. 1876.	No. of Pkgs. '75	Bales. 1876.	Cases. 1876.
Great Britain.....	28,748 Inc.	7,892	26,756	1,994
China.....	15,612 "	11,205	15,665	17
Brazil.....	5,839 "	5,444	5,744	31
New Grenada....	4,896 "	1,715	4,865	....
Hayti.....	2,220 Dec.	2,894	2,183	37
Venezuela.....	2,244 Inc.	1,483	2,220	24
Africa.....	2,701 "	2,622	2,701	....
Mexico.....	1,945 "	1,284	1,891	54
Cuba.....	942 "	387	757	185
British West Indies..	999 "	845	766	233
Danish West Indies..	216 Dec.	230	185	31
Hamburg.....	1,593 Inc.	724	1,376	217
Bremen.....	323 "	43	139	184
French West Indies..	.....	32	.....	....
Antwerp.....	50 Inc.	1	7	43
Peru.....	252 Dec.	865	252	....
Japan.....	42 "	140	42	....
Smyrna.....	705 Inc.	342	705	....
Canary Islands.....	35 "	32	35	....
Chili.....	235 "	196	185	50
Rotterdam.....	57 "	3	47	10
Gibraltar.....	.....	20	.....	....
Canada.....	484 Inc.	124	.....	484
British Honduras.....	688 "	298	614	74
Havre.....	170 Dec.	234	.....	170
British Australia.....	100 "	106	34	66
Cisplatine Republic..	674 Inc.	73	597	77
British North American Colonies..	849 "	656	835	14
Porto Rico.....	27 Dec.	36	27	....
Argentine Republic..	540 "	1,093	523	17
Dutch West Indies..	265 Inc.	228	265	....
Central America.....	347 "	77	340	7
British Possessions in Africa..	56 "	.....	56	....
Lisbon.....	1 "	.....	1	....
New Zealand.....	4 "	.....	.....	4
Beyrout.....	17 "	.....	17	....
Dutch East Indies.....	6 "	.....	6	....

‡ British East Indies, 472 bales, 1 case.

§ British Guiana, 28 bales, and 1 case. * None.

THE DRY GOODS TRADE—Continued.

The following figures show the English shipments of cotton, worsted, and woolen piece goods to the U. S., 1871 and 1876.

Year.	Cotton Goods. Yds.	Woolen Goods. Yds.	Worsted Goods. yds
1871.....	1,29,700,000	5,391,000	86,682,000
1876.....	55,000,000	1,478,000	41,079,000

The actual yards of Calico or Prints made in the U. S. in 1876 was about 800,000,000 yards, or 8,200,000 cases, valued at 6 cents per yard, or \$48,000,000.

The total number of Cotton Mills in the U. S. 1876, 1,230. Spindles 9,600,000
 " " " " " " 1870, 956 " " 7,114,000.

Increase 274.

2,486,000

MARKET AND PAR VALUE OF PRINCIPAL MANUFACTURING STOCKS, JAN. 1, 1877.

Name of Company.	Par Value Stock.	Sales July 31, 1876.	Sales July 31, 1875.	Sales July 31, 1874.	Latest Sales, Jan. 1877
Amoskeag.....	\$1,000	\$1,450	\$1,640	\$1,690	\$1,617½
Androscoggin.....	100	100	121¼	120	100
Appleton.....	1,000	850	1,025	1,260	875
Assabet.....	100	108½	108½	108½	108½
Atlantic (new).....	100	20	60	80	101
Ames Manufacturing Co....	100	250	417½	.....	.....
Bates.....	100	67½	78½	89½	75½
Boot.....	1,000	1,330	1,615	1,752½	1,427½
Boston.....	1,000	985	1,060	1,255	985
Boston Duck Co.....	700	625	750	750	625
Bartlett Steam Mills.....	100	25	25	.....	25
Cabot.....	500	402½	602½	602½	402½
Chicopee.....	100	104½	271	271	104½
China.....	100	101½	100½	100½	100½
Cocheco.....	500	600	915	1,000	700
Columbian.....	1,000	1,000	1,000	1,000	775
Continental.....	100	80	24½	77	80
Dwight.....	500	842½	370	480	852½
Everett.....	100	75½	80	90	74
Franklin.....	100	78½	90	108½	75
Great Falls.....	100	69½	50	91½	75
Hamilton.....	1,000	780	1,007	1,000	900
Hamilton Woolen.....	100	183½	183½	.....	150
Hill.....	100	75	110	126	72
Indian Orchard.....	100	100½	110	.....	100½
Jackson.....	1,000	930	1,007½	1,375	930
Kearsage.....	100	44½	43½	57	44½
Laconia.....	400	305	395	475	332½
Lancaster.....	400	740	810	700	525
Langdon.....	1,000	1,452½	1,452½	1,452½	850
Lawrence.....	1,000	1,025	1,047½	1,025	1,050
Lowell.....	690	650	675	802½	550
Lowell Manufacturing Sp.....	500	690	712½	710	.....
Lowell Hosiery.....	100	90	90	95	95
Lowell Bleachery.....	200	350	495	.....	350
Lowell Gas Co.....	100	144½	145	.....	.....
Lyman.....	100	60½	69½	90½	60½
Manchester Mills.....	100	114½	106	.....	115
Massachusetts Cotton.....	1,000	975	1,025	1,050	1,050
Merrimack.....	1,000	927½	1,425	1,567½	1,205
Middlesex.....	100	135	136½	138½	187
Monadnock.....	1,000	1,075	1,075	1,075	700
Nashua.....	500	545	595	700	550
Naumkeag.....	100	92	102	112½	100½
Newmarket.....	500	452½	528½	570	449
Norway Plains.....	500	425	427½	550	425
Pacific.....	1,000	1,710	1,967½	1,960	1,665
Pepperell.....	500	725	730	800	715
Salisbury.....	100	35	57½	82½	22½
Salmon Falls.....	300	100	235	262½	100
Stark.....	1,000	805	1,072½	1,102½	830
Thorndike.....	1,000	1,025	1,025	1,025	1,025
Tremont and Suffolk.....	100	116½	115	127	120
Washington.....	100	57	50	55½	65½
York.....	1,000	1,225	1,250	1,560	1,870

The U. S. Treasury now holds \$338,001,550 in U. S. Bonds to secure National Bank circulation, and \$19,200,000 to secure public deposits. National Bank circulation, outstanding currency notes, \$318,002,277; gold notes, \$1,428,320.

OCEAN STEAMERS—FOREIGN AND DOMESTIC

DESTINATION, PIER, AGENTS AND LOCATION OF OFFICES.

FOREIGN PORTS.

<i>Destination.</i>	<i>Pier.</i>	<i>Agents and Offices.</i>
Liverpool.....	46 N. R.	Williams & Gufon, 29 Broadway.
Antwerp.....	.....	J. G. Dale, 15 Broadway.
Aspinwall.....	42 N. R.	H. J. Bullay, Pier 42 North River.
Bermuda.....	37 N. R.	Lunt Brothers, 28 South Street.
Bremen.....	3d st. Hob.	North German Lloyd, 2 Bowl'g Gr'n.
Glasgow and Londonderry	20 N. R.	Anchor Line, 7 Bowling Green.
China.....	42 N. R.	H. J. Bullay, Pier 42 North River.
Hamburg.....	Hoboken.	Hamburg Am. Packet Co., 61 Broad.
Havana.....	13 N. R.	W. P. Clyde & Co., 6 Bowling Gr'n.
Havana, Sisal, Vera Cruz..	3 N. R.	Alexandre & Sons, 33 Broadway.
Havre and Brest.....	50 N. R.	Gen'l Trans, Mail S. S. Co., 58 B'way.
Hayti.....	Brooklyn.	N. Y. & W. I. S. S. Co., 5 William St.
Liverpool via Queenstown	45 N. R.	Inman Line, 15 Broadway.
" " " "	46 N. R.	U. S. Mail Line, 63 Wall Street.
" " " "	44, 47 N. R.	National Line, 69 Broadway.
" " " "	Jer'y City	Cunard Line, 4 Bowling Green.
Liverpool and Mediter'an.	20 N. R.	Anchor Line, 7 Bowling Green.
Liverpool.....	52 N. R.	White Star Line, 19 Broadway.
Nassau, N. P.....	12 N. R.	Murray, Ferris & Co., 62 South St.
St. Thomas and Brazil.....	43 N. R.	C. H. Mallory & Co., 153 Maiden L'e.
London.....	44, 47 N. R.	National Line, 69 Broadway.

DOMESTIC PORTS.

<i>Destination.</i>	<i>Pier.</i>	<i>Date of sail'g.</i>	<i>Agents and Offices.</i>
Alexandria, Va.....	39 E. R	Weekly.....	J. C. Kenyon, 226 South Street.
Charleston, S. C.....	29 N. B	Semi-weekly.	J. W. Quintard & Co., 177 West Street.
Galveston, Texas, via Key West.....	20 E. R	Weekly.....	Mallory & Co., 153 Maiden Lane.
New Orleans.....	36 N. R	Weekly.....	F. Baker, pier 36 N. R.
" " " " " "	9 N. R	Weekly.....	Clark & Seaman, 86 West Street.
Philadelphia.....	33 E. R	Tri-weekly...	James Hand, pier 33 East River.
Richmond, Portsmouth & Norfolk, Va.....	37 N. B	Tri-weekly...	N. L. McCready, 187 Greenwich Street.
San Francisco, Aspinwall, and Panama.....	42 N. R	Semi-mo'thly	H. J. Bullay, pier 42 North River.
Savannah, Ga.....	43 N. R	Semi-weekly.	W. R. Garrison, 5 Bowling Green.
Wilmington, N. C.	13 N. R.	Semi-weekly.	W. P. Clyde & Co., 6 Bowling Green.
Portland, Me.....	38 E. R.	Semi-weekly.	J. F. Ames, pier 38 E. R.

THE TOTAL NUMBER OF SHARES OF NATIONAL BANK STOCK IN THE U. S., THE NUMBER OF SHAREHOLDERS IN THE VARIOUS STATES AND FOREIGN COUNTRIES.

<i>Coun-tries.</i>	<i>No. of Share-holders.</i>	<i>Total Shares nation'l B. Stock</i>	<i>Aver. Am. Held Each</i>	<i>Cap. Stock of all Nat. Banks, July 1, 1876</i>	<i>Shares held in N. Engl. & Ca'da.</i>	<i>SH's held in Middle States & G. Brit.</i>	<i>Shares held in Western States.</i>	<i>Shares held in South'n States.</i>
U. S.	208,486	6,505,930	3,100	* 505,482,866	2,018,826	3,051,378	1,006,333	429,393
Gr. Brit.	.....	.....	.....	.....	.....	6,778	.....	.....
Canada.	.....	.....	.....	.....	.....	.....	3,764	† 4,162‡

* Under the National Bank Act State Banks can convert or change into a National Bank, with shares of the same par value as when a State Bank; therefore, in some cases the par is \$50, in others \$50, and in some as low even as \$10.

† All other countries 13,753. § France.

THE DEBTS OF ALL THE STATES IN THE U. S.

Name of State.	To'l Bond'd Debt Out- stand'g 7-6	Latest Tax- able Val'n of Property	Name of State.	To'l Bond'd Outstand'g Debt, 1876-7	Latest Tax- able Value of Property.
Alabama.....	\$27,672,605	\$160,000,000	Nevada.....	\$960,000	
Arkansas.....	15,908,310	94,095,343	New Hamp's..	3,519,100	\$199,080,353
California.....	3,396,500	594,238,046	New Jersey...	2,394,300	612,731,094
Connecticut...	5,014,500	351,785,469	New York....	23,977,350	62 466 267 273
Dist. Columbia	22,349,191	93,452,684	North Carolin	27,415,045	123,507,628
Florida.....	1,199,700	35,000,000	Ohio.....	c 6,682,640	1,598,575,862
Georgia.....	19,431,400	261,755,884	Oregon.....	226,500	41,197,149
Illinois.....	1,458,360	956,691,680	Pennsylvania.	d 22,967,600	e 159,382,242
Indiana.....	4,814,783	855,084,120	Rhode Island.	2,558,000	272,052,776
Kansas.....	1,186,175	121,544,344	South Carolin	13,024,759	134,968,224
Louisiana.....	17,268,700	190,856,620	Tennessee....	25,031,000	g 340,000,000
Maine.....	5,920,000	255,000,000	Texas.....	3,966,357	250,853,759
Maryland.....	10,704,195	427,753,393	Vermont.....	271,000	
Massachusetts.	a 33,251,484	1,871,846,488	Virginia.....	41,951,022	329,424,152
Michigan.....	1,326,000	630,000,000			
Minnesota.....	2,775,000	218,855,743			
Missouri.....	20,257,000	1,001,123,110			

Total... \$368,873,576 14,647,123,536

a Fund'd debt Jan. '77 is \$33,500,000, net cost H. Tun't L. & G. R. R. \$17,200,079. b Full Value \$4,168,330 751. c Local debts \$25,957,588. d Net debt \$13,766,564. e Personal prop. only. g R. l. prop. \$51,000,000

MONTHLY AND YEARLY RATES OF BANKERS' AND COMMERCIAL STEERING, ALSO FOR 60-DAY AND SIGHT BILLS ON PARIS—1876-1875.

Kinds of Exchange.	January, 1876.		February, 1876.		March, 1876.		April, 1876.		May, 1876.		June, 1876.		July, 1876.	
	H.	L.	H.	L.	H.	L.	H.	L.	H.	L.	H.	L.	H.	L.
Bankers—														
60 days.....	4.86	4.84½	4.86½	4.86	4.87½	4.86	4.87½	4.88	4.88½	4.88	4.89	4.89	4.89½	4.88½
Sight.....	4.89½	4.88½	4.90½	4.89½	4.90½	4.90	4.90½	4.90	4.90½	4.90	4.91	4.91	4.90½	4.90½
Commercial	4.84½	4.82	4.85	4.82	4.86½	4.84½	4.85½	4.87	4.86½	4.87	4.86½	4.87	4.86½	4.86½
Paris—														
60 days.....	5.15½	5.16½	5.15	5.16½	5.16½	5.15	5.16½	5.15	5.16½	5.15	5.16½	5.15½	5.16½	5.16½
Sight.....	5.11½	5.13½	5.11½	5.12½	5.11½	5.12½	5.11½	5.12½	5.11½	5.12½	5.11½	5.12½	5.11½	5.13½

Kinds of Exchange.	August, 1876.		September, 1876.		October, 1876.		November, 1876.		December, 1876.		Whole Year, 1876.		Whole Year, 1875.	
	H.	L.	H.	L.	H.	L.	H.	L.	H.	L.	H.	L.	H.	L.
Bankers—														
60 days.....	4.88½	4.87½	4.87	4.83	4.81½	4.82½	4.82½	4.82	4.84	4.82	4.89	4.88	4.76½	4.81½
Sight.....	4.90½	4.89	4.88½	4.84½	4.86½	4.84½	4.84	4.86	4.84	4.84	4.91	4.84	4.91	4.81
Commercial	4.87½	4.85½	4.85½	4.80	4.83	4.80	4.81½	4.81	4.82½	4.80	4.87½	4.80	4.86½	4.72½
Paris—														
60 days.....	5.15½	5.17½	5.17½	5.22½	5.20	5.23½	5.20	5.20½	5.19½	5.21½	5.15	5.22½	5.14½	5.27½
Sight.....	5.13½	5.15	5.15	5.20	5.17½	5.20	5.17½	5.18	5.16½	5.18½	5.11½	5.20	5.11½	5.22½

TRANSACTIONS OF THE LONDON CLEARING HOUSES—MOVEMENTS OF MERCHANDISE, GOLD AND SILVER, TO AND FROM INDIA.

Year.	London (B.) Clearing House.	London (S.) Clearing House.	Year.	Imports of Mer'ndise into India.		Exports of Mer'ndise from India.		Imports of Gold & Silver into India.		Exports of Gold & Silver from India.		Imports of India Gov- ernment Revenue.	
				1870-71.....	1871-72.....	1872-73.....	1873-74.....	1874-75.....	1875-76.....	1870-71.....	1871-72.....	1872-73.....	1873-74.....
1870.....	\$3,720,623,300	\$18,643,116,500		\$34,469,119	\$4,444,823	\$55,336,186	\$2,220,765	\$50,879,058		\$2,220,765	\$50,879,058		
1871.....	4,018,463,000	20,092,315,000		82,091,849	11,573,813	63,189,732	1,495,642	49,603,015		1,495,642	49,603,015		
1872.....	5,359,722,000	26,748,610,000		31,874,625	4,556,585	55,231,463	1,308,579	49,673,189		1,308,579	49,673,189		
1873.....	6,008,335,000	29,016,675,000		33,836,029	5,792,533	54,981,561	1,958,512	49,360,142		1,958,512	49,360,142		
1874.....	5,994,000,000	29,970,000,000		36,222,087	8,141,046	56,359,229	1,625,309	50,226,688		1,625,309	50,226,688		
1875.....	6,013,299,000	30,066,495,000		38,515,000		56,210,000		50,991,000					

TABLE FOR THE REDUCTION OF STERLING MONEY OF GREAT BRITAIN TO U. S. GOLD COIN.*

Under Act approved March 3, 1873, fixing the Value of the £ Sterling at \$1.8 6s.

PREPARED BY THE FIRST COMPTROLLER OF THE TREASURY.

	0	1	2	3	4	5	6	7	8	9
1	4.8665	53.5315	58.398	63.2645	68.131	72.9975	77.864	82.7305	87.597	92.4635
2	9.733	102.1965	107.063	111.9295	116.796	121.6625	126.529	131.3955	136.262	141.1285
3	14.5995	150.8615	155.728	160.5945	165.461	170.3275	175.194	180.0605	184.927	189.7935
4	19.466	199.5265	204.393	209.2595	214.126	218.9925	223.859	228.7255	233.592	238.4585
5	24.3325	248.1915	253.058	257.9245	262.791	267.6575	272.524	277.3905	282.257	287.1235
6	29.199	296.8565	301.723	306.5895	311.456	316.3225	321.189	326.0555	330.922	335.7885
7	34.0655	345.5215	350.388	355.2545	360.121	364.9875	369.854	374.7205	379.587	384.4535
8	38.932	394.1865	399.053	403.9195	408.786	413.6525	418.519	423.3855	428.252	433.1185
9	43.7985	442.8515	447.718	452.5845	457.451	462.3175	467.184	472.0505	476.917	481.7835

One Shilling equals 24 133-400 Cents.

2 133-48 Cents.

One Penny equals

	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
0	.24	.48	.73	.97	1.21	1.46	1.70	1.94	2.19	2.43	2.67	2.92	3.16	3.40	3.65	3.89	4.13	4.38	4.62	4.87
1	.02	.26	.50	.75	.99	1.23	1.48	1.72	1.96	2.21	2.45	2.69	2.94	3.18	3.42	3.67	3.91	4.15	4.40	4.64
2	.04	.28	.52	.77	1.01	1.25	1.50	1.74	1.98	2.23	2.47	2.71	2.96	3.20	3.44	3.69	3.93	4.17	4.42	4.66
3	.06	.30	.54	.79	1.03	1.27	1.52	1.76	2.00	2.25	2.49	2.73	2.98	3.22	3.46	3.71	3.95	4.19	4.44	4.68
4	.08	.32	.56	.81	1.05	1.29	1.54	1.78	2.02	2.27	2.51	2.75	3.00	3.24	3.48	3.73	3.97	4.21	4.46	4.70
5	.10	.34	.58	.83	1.07	1.31	1.56	1.80	2.04	2.29	2.53	2.77	3.02	3.26	3.50	3.75	3.99	4.23	4.48	4.72
6	.12	.36	.60	.85	1.09	1.33	1.58	1.82	2.06	2.31	2.55	2.79	3.04	3.28	3.52	3.77	4.01	4.25	4.50	4.74
7	.14	.38	.62	.87	1.11	1.35	1.60	1.84	2.08	2.33	2.57	2.81	3.06	3.30	3.54	3.79	4.03	4.27	4.52	4.76
8	.16	.40	.64	.89	1.13	1.37	1.62	1.86	2.10	2.35	2.59	2.83	3.08	3.32	3.56	3.81	4.05	4.29	4.54	4.78
9	.18	.42	.66	.91	1.15	1.39	1.64	1.88	2.12	2.37	2.61	2.85	3.10	3.34	3.58	3.83	4.07	4.31	4.56	4.80
10	.20	.44	.68	.93	1.17	1.41	1.66	1.90	2.14	2.39	2.63	2.87	3.12	3.36	3.60	3.85	4.09	4.33	4.58	4.82
11	.22	.46	.70	.95	1.19	1.43	1.68	1.92	2.16	2.41	2.65	2.89	3.14	3.38	3.62	3.87	4.11	4.35	4.60	4.84

* NOTE.—To find the value of any number of pounds represented by one figure, find the figure in the left-hand margin of the upper table, and its value will appear in the column adjoining, opposite that figure. To find the value when expressed by two figures, look for the **TXNS** in the left hand column, and for the **UNITS** in the top margin, and the value will be shown in the place where the two columns meet; thus, the value of £57 is \$277.3905. To find the value of £576, look for 57 as before, and move the decimal point one place to the right, and it shows \$2773.905; then add £6 as already shown, \$29.199, and it gives the sum of \$2803.104.

The lower table shows the value of every combination of shillings and pence less than £1; the upper margin representing the shillings, and the left-hand margin the pence. Thus, to find the value of 17 shillings and 6 pence, follow the column 17 downward until it meets the left-hand column opposite 6, and it shows \$1.25. By this method, any number of pounds, shillings and pence can be reduced to United States gold, quickly and accurately.

From Goodrich's Lightning Calculator.

IRISH SAVINGS BANKS IN 1876.

<i>Savings Banks. Increase.</i>	<i>Savings Banks. in 1866-76.</i>	<i>Savings Banks. Total.*</i>	<i>Joint Stock Banks. Incr. 1876.</i>	<i>Joint Stock Banks. Incr. 1866-76.</i>	<i>P. O. Savings Banks.</i>
£980,000	£12,067,000	£70,180,000	£1,785,000	£14,900,000	£70,000

* Includes India Funds.

NOTE.—The investments in Government funds and India stock decreased, but this is owing to the larger interest allowed by railway companies for debenture stocks, and the transfer has been encouraged by the definition of securities in which married woman might invest (given in the Married Women's Property act of 1870), and also by the greater number of investments in Russian and American bonds. The abundance of capital is shown by the fact, that the four per cent. guaranteed stock of the Dublin and Drogheda and Northern Railway rose from an average price of £90 in 1865-69 to £99½ at the end of 1875, and the original stock advanced in price from an average of £89 in 1865-9 to £123½ at the end of last year.

A PRACTICAL MORTALITY TABLE.—DEATHS, PER 1,000 PERSONS, AT EACH AGE.

A., Age Column; F., Farr's Table; Am., American Experience; Ac. O., Actuaries' Old; Ac. N., Actuaries New, ungraduated

A.	F.	Am.	Ac. O.	Ac. N.	A.	F.	Am.	Ac. O.	Ac. N.
10	5.6	7.5	6.8	7.9	55	24.5	18.6	21.7	23.0
11	5.1	7.5	6.8	0.0	56	25.8	19.9	23.1	23.0
12	4.8	7.5	6.8	4.0	57	27.3	21.3	24.7	23.9
13	4.7	7.6	6.8	3.5	58	28.8	22.9	26.4	25.1
14	4.9	7.6	6.9	4.1	59	30.6	24.7	28.2	25.3
15	5.2	7.6	6.9	2.2	60	32.5	26.7	30.8	31.2
16	5.6	7.7	7.0	0.0	61	34.7	28.9	32.6	32.6
17	6.2	7.7	7.1	4.3	62	37.1	31.3	35.1	34.6
18	6.9	7.7	7.1	6.1	63	39.7	33.9	37.8	37.5
19	7.6	7.8	7.2	7.0	64	42.7	36.9	40.8	40.1
20	8.3	7.8	7.3	5.8	65	45.9	40.1	44.1	43.6
21	8.5	7.9	7.4	7.0	66	49.5	43.7	47.6	46.6
22	8.6	7.9	7.5	6.2	67	53.4	47.6	51.5	48.9
23	8.8	8.0	7.6	7.7	68	57.6	52.0	55.6	55.4
24	9.0	8.0	7.7	6.8	69	62.3	56.8	60.1	60.9
25	9.2	8.1	7.8	5.2	70	67.3	62.0	64.9	66.2
26	9.3	8.1	7.9	6.9	71	72.7	67.7	70.2	62.0
27	9.5	8.2	8.0	6.5	72	78.5	73.7	75.8	79.8
28	9.7	8.3	8.1	7.8	73	84.8	80.2	81.9	78.6
29	9.9	8.3	8.3	7.4	74	91.6	87.0	88.5	105.4
30	10.1	8.4	8.4	8.2	75	98.8	94.4	95.6	94.6
31	10.3	8.5	8.6	7.3	76	106.4	102.3	108.2	106.2
32	10.5	8.6	8.7	8.4	77	114.5	111.1	111.5	108.2
33	10.7	8.7	8.9	8.3	78	123.2	120.8	120.4	123.0
34	11.0	8.8	9.1	8.7	79	132.2	131.7	130.1	135.9
35	11.3	8.9	9.3	8.2	80	141.8	144.5	140.4	140.8
36	11.6	9.1	9.5	8.8	81	151.9	158.6	151.4	159.7
37	11.9	9.2	9.7	9.6	82	162.5	174.3	163.2	169.2
38	12.2	9.4	9.9	10.4	83	173.5	191.6	175.9	206.7
39	12.6	9.6	10.1	10.6	84	185.1	211.4	199.7	180.3
40	13.0	9.8	10.4	9.8	85	197.2	235.6	205.1	216.3
41	13.6	10.0	10.6	10.4	86	209.6	265.7	222.5	217.0
42	13.8	10.3	10.9	10.8	87	222.6	302.0	242.2	216.9
43	14.3	10.5	11.3	10.5	88	236.0	346.7	265.3	234.6
44	14.9	10.8	11.7	11.8	89	250.0	396.9	292.4	193.5
45	15.4	11.2	12.2	12.5	90	264.2	454.5	323.7	226.7
46	16.0	11.6	12.8	12.5	91	278.9	522.5	361.0	310.3
47	16.7	12.0	13.5	14.1	92	294.1	604.3	405.3	450.0
48	17.3	12.5	14.3	14.1	93	309.5	704.2	457.2	659.1
49	18.1	13.1	15.1	15.3	94	325.0	827.1	516.8	0.0
50	18.8	13.8	15.9	16.5	95	342.1	1000.	584.3	333.3
51	20.2	14.5	16.9	17.3	96	357.7	.....	648.6	1000.
52	21.3	15.4	17.9	17.1	97	375.0	.....	692.3	.....
53	22.3	16.3	19.1	17.3	98	390.9	.....	750.0	.....
54	23.4	17.4	20.3	19.0	99	410.4	.....	1000.	.....

THE OLD JEWISH MEASURES OF LENGTH, IN INCHES AND IN FEET AND INCHES.

Name.	Inches.	Feet and Inches.
Cubic, the Standard.....	21	1 9
Zereth, or Large Span.....	10.5	0 10½
Small Span.....	7	0 7
Palm, or Hand's Breadth.....	3.5	0 3½
Inch, or Thumb's Breadth.....	1.16	0 1.16
Digit, or Finger's Breadth.....	0.875	0 0.875
Orgyia, or Fathom.....	84	7 0
Ezekiel's Camah, or Reed.....	126	10 6
Arabian Camah, or Pole.....	168	14 0
Schoenus, Line or Chain.....	1,680	140 0
Sabbath Day's Journey.....	42,000	8,500 0, or 175-264 of an English mile.
Jewish Mile.....	84,000	7,000 0, or 181-264 English miles.
Stadium, or Furlong.....	8,400	700 0
Parasang.....	252,000	21,000 0, or 343-44 English miles.

**TABLE SHOWING THE NUMBER OF DAYS FROM A
GIVEN DATE IN ONE MONTH TO THE SAME
DATE IN ANY OTHER MONTH.**

EXAMPLE.—How many days from Jan. 5th to May 5th. Look at top month under May. Ans.—120.

FROM	TO	Jan.	Feb.	March.	April.	May.	June.	July.	Aug.	Sept.	Oct.	Nov.	Dec.
January.....		365	31	59	90	120	151	181	212	243	273	304	334
February.....		334	365	28	59	89	120	150	181	212	242	273	303
March.....		306	337	365	31	61	92	122	153	184	214	245	275
April.....		275	306	334	365	30	61	91	122	153	183	214	244
May.....		245	276	304	335	365	31	61	92	123	153	184	214
June.....		214	245	273	304	334	365	30	61	92	122	153	183
July.....		184	215	243	274	304	335	365	31	62	92	123	153
August.....		153	184	212	243	273	304	334	365	31	61	92	122
September.....		122	153	181	212	242	273	303	334	365	30	61	91
October.....		92	123	151	182	212	243	273	304	335	365	31	61
November.....		61	92	120	151	181	212	242	273	304	334	365	30
December.....		31	62	90	121	151	182	212	243	274	304	335	365

JERSEY CITY BANKS.

Name of Bank.	Location.	Stock par value	Capital	Dividends payable.	Net Sur- plus, 1875.
First National.....	1 Exchange Place.	\$100	\$400,000	J. and J.	\$200,000
Hudson City National.	117 Washington St.	100	250,000	J. and J.	150,000
Second National.....	Cor. Wash. & Ex. Pl.	100	500,000	J. and J.	250,000

JERSEY CITY FIRE INS. COMPANIES.*

Name of Company.	Location.	Stock par value	Capital	Dividends payable.	Net Sur- plus, 1875.
Hudson Ins. Co.....	33 Grand Street.	\$100	\$200,000	Quarterly.	\$99,728
New Jersey.....	33 Grand Street.	50	249,000	J. and J.	99,820
State Ins. Co.....	9 Exchange Place.	50	108,000	J. and D.	70,000

* **CHARTER PRIVILEGES.**—By late Act of the Legislature all Fire Companies in the State of New Jersey can purchase any securities they may think best, but if upon examination by the Insurance Commissioner, securities be found not to meet with his approval, the same must be changed; and should the capital be impaired thereby, he may close up said corporation at once.

**NUMBER AND AMOUNT OF FAILURES IN THE UNITED
STATES, FROM 1857 TO 1876, INCLUSIVE.**

Year.	No.	Amount.	Year.	No.	Amount.	Year.	No.	Amount.
1857..	4,932	\$291,750,000	1864..	520	\$8,579,000	1871..	2,915	\$85,252,080
1858..	4,225	95,749,000	1865..	530	*17,625,000	1872..	4,069	121,086,000
1859..	3,913	64,304,000	1866..	1,505	53,783,000	1873..	5,133	228,499,000
1860..	3,676	79,807,000	1867..	2,780	96,666,000	1874..	5,830	155,250,000
1861..	6,993	207,210,000	1868..	2,608	63,694,000	1875..	7,740	100,000,080
1862..	1,652	*23,049,000	1869..	2,799	75,051,000	1876..	9,092	191,117,796
1863..	495	*7,899,000	1870..	3,546	88,242,000			

* Northern States only.

NOTE.—In Canada the ratio was 1 to 32, and the latest returns from England indicate one collapse to every 36, with an average liability of £37,870. The proportion in the United States was 1 to 63, with an average of \$21,000.

THE LATEST UNITED STATES POSTAGE RATES.

LETTER POSTAGE.

Letters (that is anything so sealed that the Postmaster cannot discover its contents without destroying the wrappers), to any part of the United States, 3 cents for each $\frac{1}{2}$ ounce or part thereof. Drop letters, where delivered by carriers, 2 cents per each $\frac{1}{2}$ ounce; 1 cent at offices where not so delivered.

Letters can be forwarded from one post-office to another (as in cases of removal, etc.) at the request of the party addressed, without extra charge. "Return letters" are also sent back to the writers free on expiration of days named in request.

All letters not claimed in one month from their receipt, or returned to writer, are forwarded to the Dead Letter Office.

Letters to Canada and other British North American Provinces, each $\frac{1}{2}$ ounce, prepaid, 3 cents.

Letters to Great Britain or Ireland, 5 cents. Prepayment optional.

Letters to other foreign countries vary in rate according to the route they are sent.

(The General Postal Union Treaty went into operation in France on January 1st, 1876. The Postal Union rates are 5 cents per $\frac{1}{2}$ ounce on letters, 2 cents for postal-cards, 2 cents for each newspaper (if not exceeding four ounces), and 2 cents per two ounces for other printed matter and patterns of merchandise.)

REGISTERED LETTERS.

Letters for the United States may be REGISTERED on application at the office of mailing, and the payment of a registration fee of 10 cents in addition to the regular postage; no registered letter will be delivered until the person authorized to receive it has signed receipt therefor.

Letters for FOREIGN COUNTRIES may be REGISTERED by the payment of 10 cents.

POSTAL CARDS

One cent each; where uncalled for are not sent to the Dead Letter Office; they cannot be used a second time, nor returned to the writer. Ordinary cards can be transmitted through the mails by affixing a 1 cent stamp, provided the entire message is printed; the address may be written. Do NOT PASTE ANYTHING ON POSTAL CARDS.

Postal cards to Canada, go the same as in the United States without any additional stamp, but to Germany, Belgium, Denmark, Egypt, Great Britain and Ireland, Holland, Italy, Netherlands, Newfoundland, Norway, Poland, Portugal, Roumania, Russia, Servia, Sweden, Switzerland, Turkey, and Wallachia, must have a 1 cent stamp additional attached.

PRINTED MATTER.

Payment in advance, everything. NEWSPAPERS, etc., published once a week and oftener, 2 cents a pound; less often than once a week, 3 cents a pound; to be prepaid at office of mailing, and to be addressed to REGULAR SUBSCRIBERS AND EXCHANGES ONLY. Postmasters will weigh in bulk and give receipts for the amount of cash received to the person bringing the mails to the post-office. Exchanges must be put in this mail.

Newspapers from the office of publication to a subscriber residing in the same county, and deliverable at any post-office (not a free delivery office), pass through the mails FREE. If to be delivered at a free delivery office, they must go in the prepaid mail.

NEWSPAPERS.

To persons not subscribers from office of publication, or from one person to another, to be prepaid by stamps: one cent for each ounce, or fraction thereof. (Law, now passed, to change to 1 cent for 2 ounces.)

One or more newspapers may be inclosed in the same package and sent by mail at the rate of 1 cent for each ounce, or fraction thereof.

BOOKS, PRINTED MATTER, SEEDS, MERCHANDISE, SAMPLES, ETC.

(In short, anything that can pass through the mails without injury to the same, Liquids always excepted,) 1 cent for each ounce or fraction thereof, limited to four pounds.

MONEY ORDERS—UNITED STATES.

Post Office Money Orders for the United States, of sums not exceeding \$50 each order, can be obtained at the principal post-offices at the following rates, in addition to the postage: On orders not exceeding \$15, ten cents; over \$15 and not exceeding \$30, fifteen cents; over \$30 and not exceeding \$40, twenty cents; over \$40, and not exceeding \$50, twenty-five cents.

THE LATEST U. S. POSTAL RATES—Continued.

MONEY ORDERS—ENGLAND, IRELAND, SCOTLAND, WALES, SWITZERLAND, AND GERMANY.

Can be had at the **PRINCIPAL** offices of the United States at the following rates, in addition to postage: not exceeding \$10, twenty-five cents; \$10 and not exceeding \$20, fifty cents; \$20 and not less than \$30, seventy-five cents; \$30 and not exceeding \$40, one dollar; \$40 and not exceeding \$50, one dollar and twenty-five cents.

MONEY ORDERS TO GERMANY, not exceeding \$5, are charged only fifteen cents in addition to postage.

Money Orders can be drawn payable in France and Italy, through Switzerland.

The average cost of railroads in the United States, including the great overland lines, which cost more than \$100,000 per mile, or about ten per cent. of the total cost of railroads, is \$47,277 per mile. But few of the great Eastern Trunk railroads have cost less than \$80,000 to \$100,000 per mile, while in the South the cost of railroad building in the Atlantic States has not exceeded \$30,000 to \$25,000 per mile.

The total amount of capital expended on railroads in the last five years was \$1,750,000,000.

HACK AND OMNIBUS RATES OF THE PRINCIPAL CITIES OF THE UNITED STATES.

City.	No. Pass.	Rules, Distance, &c.	Singl. Rate.	Ad'l. Pass.	By* Hour	Ad'l. Hors.
BOSTON ...	1	Not more than 10 Squares, or from Railroad Depot to Railroad Depot	\$0.50	\$0.50		
		2 Horse Hack, 1 day, \$8; 1 do do \$4. Hack, between 12 midnight and 7 o'clock.....	2.00	1.00	{ 1.00 @ .50	1.00
BALTIMORE	1	1 Trunk and 25 lbs. of Baggage.....	free.			
		To or from Railroad, Steamboat, Hotel or Private Residence.....	.75	.25		
		Carriage with Driver, 1 hour.....	1.50	....	....	1.00
		Night Rates, from May to Sept. 30. No charge for Parcels. Trunk.....	.15	.50		
CHICAGO..	1	From one Railroad Depot to another, not more than 1 mile.....	.50	.50		
		Over 1 and not more than 2 miles...	1.00	.50		
		Over 2 miles.....	1.50	.50		
		Hack by hour.....	\$2.00	....	{ 1.00 @ .50	1.00
CINCINNATI	1	Less than 100 lbs. Baggage, free. Over 100 lbs.....	.15			
		Single Passengers within city limits	.50			
		Children over 10 years (under free)	.25			
		Additional Trunk, or Bundles on seats over 30 lbs.....	.25			
N. Y. CITY	1	Passenger not over 1 mile.....	.50	.37½		
		Passenger over 1 mile and not more than 2 miles.....	.75	.37½		
		Coach by the day, 1 or more Passengers.....	5.00			
		Coach by the hour, with stops.....	1.00			
PHILA.....	1	Children between 2 and 14, half pr. Passenger not over 1 mile.....	.75			
		Passengers not over 1 mile.....	1.25	.25		
		Passenger 1 mile and not more than 2 miles.....	1.25			
		Passengers 1 mile and not more than 2 miles.....	1.75	.25		
ST. LOUIS.	1	Passenger, additional miles, per m. Children 5 to 14, half price.....	.50	.25		
		Trunk, &c., not over 100 lbs. to each Passenger.....	free.			
		Or more Passengers, 1 mile.....	1.00			
		First hour for Hack.....	2.00	....	....	1.50
		Omnibus to and from Railroad Depots in city limits.....	.25			

* One Horse Hacks by the hour.

